J 12.1
United States Government
Designated Depository
Library of Washington University
St. Louis, Mo.

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

FIRST SESSION OF THE FIFTY-SEVENTH CONGRESS

OF

THE UNITED STATES.

DECEMBER 2, 1901.

IN TWO VOLUMES.

VOLUME I.

WASHINGTON:
GOVERNMENT PRINTING OFFICE.
1901.

Treasury Department,
Document No. 2253 A. Vol. I.
Comptroller of the Currency.

CONTENTS.

	Page.
Abstract of reports of national banks	IX
Changes in capital stock	X
Voluntary liquidations	XI
National-bank failures	XI
Summary of reports during the year	XI
Specie and other currency	XII
Individual deposits	XII
Reserve required and held	XII
Rates for loans	XII
Clearing-house transactions	XIII
Bonds and circulation	XIII
Profit on circulation	XV
Capital and surplus of banks	XV
Distribution of banking facilities	XVI
Aggregate resources of reporting banks	XVI
Earnings, dividends, and expenses	XVIII
National-bank shares and shareholders	XVIII
Organization of national banks	XIX
Operations under act March 14, 1900	XXI
Expiration and extension of corporate existence of national banks	XXIV
Insolvent national banks	XXV
State, savings, and private banks	XXVI
Savings Banks of the United States	XXVII
Gold, etc., holdings by banks	XXXI
School savings banks	XXXII
Building and loan associations	XXXII
State and private bank failures	XXXIII
Banks and banking in Hawaii, Porto Rico, and the Philippines	XXXIV
Savings banks of the world	XXXVI
Foreign banks of issue	XXXIX
Banking power of the world	XL
Recommendations relative to—	
Extensions	XXIV
Deposit of lawful money by banks extending their existence	XXV
Repeal of provision limiting amount of notes of the denomination of $5	XLII
Loans to directors and other officers	XLII
Excessive loans	XLII
Examiners' compensation	XLIII
Monetary standard and financial system	XLIII
Subtreasury system	XLIII
National banks as public depositories	XLIII
Asset bank currency	XLIV
Philippine bank reports	XLVII
Hawaiian bank statutes	LII

CONTENTS OF APPENDIX.

Page.

Digest of national-bank decisions 1
Comptrollers and Deputy Comptrollers of the Currency 267

APPENDIX TABLES.

No. 1. Names and compensation of officers and clerks in the office of the Comptroller of the Currency October 31, 1901 268
No. 2. Expenses of the office of the Comptroller of the Currency for the year ended June 30, 1901 269
No. 3. Number of national banks organized, number now in operation, and the number passed out of the system since February 25, 1863 269
No. 4. Number and authorized capital of national banks organized and number and capital of banks closed in each year ended October 31 since the establishment of the national-banking system, with the yearly increase or decrease 270
No. 5. Number of national banks organized, in liquidation, and in operation, with their capital, bonds on deposit, and circulation issued, redeemed, and outstanding on October 31, 1901 271
No. 6. Number of national banks organized, in voluntary liquidation, insolvent, and number and capital of associations in active operation on January 1 of each year from 1864 to 1901 272
No. 7. Number of national banks organized, in voluntary liquidation, insolvent, and in operation in each State and Territory October 31, 1901 273
No. 8. Number and capital of national banks organized in each State and Territory during the year ended October 31, 1901 273
No. 9. National banks organized since March 14, 1900 274
No. 10. Number and capital of national banks in each State extended under the act of July 12, 1882 287
No. 11. Number, capital, and circulation, by States, of national banks the corporate existence of which was extended during the year ended October 31, 1901 287
No. 12. Title, location, and capital of national banks the corporate existence of which expired during the year ended October 31, 1901, and of succeeding associations 288
No. 13. National banks the corporate existence of which will expire during the year ending October 31, 1902, with the date of expiration, and capital 288
No. 14. National banks the corporate existence of which will expire for the second time during the year ending October 31, 1902 291
No. 15. National banks, numerically arranged, the corporate existence of which will expire from November 1, 1901, to December 31, 1903, and which may be extended under act July 12, 1882 291
No. 16. National banks, numerically arranged, the corporate existence of which will expire for the second time from July 14, 1902, to December 31, 1903, renewal of which will require additional legislation 297
No. 17. National banks closed to business, by voluntary liquidation and otherwise, during the year ended October 31, 1901, with date of authority to commence business, date of closing, capital and circulation issued, redeemed, and outstanding 301
No. 18. Authorized capital stock of national banks on the first day of each month from January 1, 1876, to November 1, 1901, bonds on deposit to secure circulation, circulation secured by bonds, lawful money on deposit to redeem circulation, and national bank notes outstanding, including notes of national gold banks 303
No. 19. Profit on national-bank circulation, based on a deposit of $100,000 United States bonds .. 308
No. 20. Changes in capital, bonds, and circulation of national banks, by geographical divisions. 309
No. 21. Decrease or increase of national-bank circulation during each of the years ended October 31, 1893 to 1901 314

Page.

No. 22. National-bank circulation issued, lawful money deposited to retire circulation, from June 20, 1874, to October 31, 1901, and the amount on deposit, by States, at the latter date 315

No. 23. National-bank notes outstanding, lawful money on deposit to redeem circulation, bonds on deposit to secure circulation, and public deposits on October 31, 1901, with the changes during the preceding year and the preceding month 316

No. 24. Yearly increase or decrease in national-bank circulation from January 14, 1875, to October 31, 1901 317

No. 25. National-bank notes issued, redeemed, and outstanding, by denominations and amounts, on October 31, 1864 to 1901, inclusive 318

No. 26. National gold bank notes issued, redeemed, and outstanding October 31, 1901 321

No. 27. National-bank notes issued during the year ended October 31, 1901, and the total amount issued, redeemed, and outstanding 321

No. 28. National-bank notes outstanding and the amount and per cent of notes of $5 on four dates since March 14, 1900 321

No. 29. Number and denominations of national-bank notes issued and redeemed since the organization of the system, and the number outstanding October 31, 1901 322

No. 30. Vault account of currency received and issued by this Bureau during the year 322

No. 31. National banks having no circulation outstanding 322

No. 32. Additional circulation issued and retired, by States, during the year ended October 31, 1901, and the total amount issued and retired since June 20, 1874 323

No. 33. National-bank notes received monthly for redemption during the year by the Comptroller and the redemption agency of the Treasury, together with the total amount received since June 20, 1874 324

No. 34. National-bank notes received at this Bureau and destroyed yearly since the establishment of the system 324

No. 35. Vault account of currency received and destroyed during the year 325

No. 36. Taxes assessed on circulation, deposits, and capital of national banks from 1864 to 1882. 325

No. 37. Taxes assessed on national-bank circulation, cost of redemption, cost of plates, and examiners' fees, 1883 to 1901 326

No. 38. Taxes collected on capital, deposits, and circulation of national banks to June 30, 1901. 326

No. 39. Taxes collected on circulation, deposits, and capital of banks other than national, 1864 to 1882 326

No. 40. Taxes collected by the Internal-Revenue Bureau on capital and surplus of national and other banks, act June 13, 1898 326

No. 41. Average amount of national-bank notes in circulation and duty paid thereon, year ended June 30, 1901 327

No. 42. Capital and surplus of national banks and tax paid thereon, year ended June 30, 1901.. 328

No. 43. Capital and surplus of State banks and tax paid thereon, year ended June 30, 1901 329

No. 44. Capital and surplus of private banks and tax paid thereon, year ended June 30, 1901 330

No. 45. Capital and surplus of loan and trust companies and tax paid thereon, year ended June 30, 1901 331

No. 46. Capital and surplus and tax paid thereon by all incorporated and private banks in the United States, year ended June 30, 1901; number of banks and average number of inhabitants per bank in each State and geographical division 332

No. 47. Specie and bank-note circulation of the United States from 1800 to 1859 333

No. 48. Coin and paper circulation of the United States, 1860 to 1901 334

No. 49. Currency and gold, value of, 1862 to 1878 335

No. 50. United States bonds on deposit to secure circulating notes of national banks on June 30, 1865 to 1901, and amount owned and held by banks for other purposes, including those deposited to secure public deposits 337

No. 51. United States bonds on deposit to secure circulating notes of national banks on October 31, 1882 to 1901 338

Page.

No. 52. Interest-bearing bonded debt of the United States, 1865 to 1901 339
No. 53. United States bonds, monthly range of prices in New York, 1860 to October 31, 1901..... 340
No. 54. Investment value of United States coupon bonds, 1895 to 1901..... 375
No. 55. Number of national banks in each State, etc., capital, bonds on deposit to secure circulation on September 30, 1901, minimum amount of bonds required, and excess on deposit, September 30, 1901, and September 5, 1900..... 376
No. 56. Number of national banks in each State, etc., with capital of $150,000 and under, 1900 and 1901 378
No. 57. Number of national banks in each State, etc., with capital exceeding $150,000, 1900 and 1901 379
No. 58. Comparative statement of the resources and liabilities of national banks, 1864 to 1901... 380
No. 59. Abstract of the resources and liabilities of national banks on September 30, 1901, in New York, all central reserve cities, other reserve cities and elsewhere, and the aggregate in the United States 383
No. 60. Highest and lowest points reached in the principal items of resources and liabilities of national banks during the existence of the system..... 384
No. 61. Percentages of loans, United States bonds, and lawful money to the aggregate resources of national banks, 1866, 1888 to 1901..... 384
No. 62. Classification of loans made by national banks in reserve cities, etc., in October, 1897 to 1901 385
No. 63. Classification of loans by national banks in New York City for the last six years..... 386
No. 64. Classification of loans and discounts in national banks in the reserve cities, etc., on September 30, 1901..... 387
No. 65. Loans and discounts, capital, surplus, other undivided profit, and circulation of national banks on September 30, 1901 388
No. 66. Specie and circulation of national banks at date of each report from December 13, 1900, to September 30, 1901..... 390
No. 67. Gold, silver, coin certificates, legal tenders, and currency certificates held by national banks at date of each report since January 20, 1877..... 410
No. 68. Specie held by national banks in New York City at date of each report since February 26, 1891..... 416
No. 69. Deposits and reserve of national banks on or about October 1, 1875, to September 30, 1901 418
No. 70. Lawful money reserve of national banks December 13, 1900, to September 30, 1901..... 420
No. 71. Deposits in national banks, reserve required and held December 13, 1900, to September 30, 1901..... 440
No. 72. Net deposits of national banks, reserve required and held on three dates in 1896 to 1901. 441
No. 73. Lawful money reserve of national banks at date of each report since September 28, 1895. 444
No. 74. Abstract of reports of earnings and dividends of national banks from September 1, 1900, to September 1, 1901..... 446
No. 75. Ratios to capital and to capital and surplus of the earnings and dividends of national banks in each State, etc., from March 1, 1897, to September 1, 1901..... 454
No. 76. Number of national banks, capital, surplus, dividends, net earnings, etc., 1870 to 1901 .. 458
No. 77. National banks in voluntary liquidation under the provisions of sections 5220 and 5221, United States Revised Statutes..... 459
No. 78. National banks in liquidation under section 7, act July 12, 1882, succeeded by associations with the same or different titles..... 480
No. 79. National banks in voluntary liquidation under the provisions of sections 5220 and 5221, United States Revised Statutes, for the purpose of organizing new associations under the same or different titles..... 484
No. 80. National banks in liquidation under section 7, act July 12, 1882 484

Page.

No. 81. National banks in charge of receivers, dates of organization and failure, cause of failure, dividends paid while solvent, circulation issued, redeemed, and outstanding, 1865 to 1901, inclusive 486

No. 82. Insolvent national banks, dates of failure and final liquidation, assets, collections, dividends paid, etc., 1865 to 1901 508

No. 83. Capital, nominal assets at date of failure, and disposition of assets of insolvent national banks the affairs of which have been finally closed, 1865 to 1901 536

No. 84. Capital, nominal assets, etc., of insolvent national banks, in each State, the affairs of which have been finally closed 560

No. 85. Capital, surplus, and other liabilities of national banks which failed during the year ... 563

No. 86. National banks against the capital stock of which an additional assessment has been levied, with amount of capital, and date and amount of assessment 563

No. 87. National banks in favor of the stockholders of which a rebate of assessment has been made, with amount of assessment, and date and amount of rebate 563

No. 88. National-bank receiverships in an inactive condition 564

No. 89. National-bank receiverships closed during the year 564

No. 90. Dividends paid to creditors of insolvent national banks during the year 565

No. 91. Comparative statement of the transactions of the New York clearing house for the last forty-eight years 567

No. 92. Comparative statement for two years of the transactions of the New York clearing house. 567

No. 93. Exchanges, balances, percentage of balances to exchanges, and percentage of funds used in settlement of balances by the New York clearing house, 1892 to 1901, inclusive 568

No. 94. Transactions of the clearing houses of the United States, 1892 to 1901, inclusive 568

No. 95. Comparative statement of the exchanges of the clearing houses of the United States for the years ended September 30, 1901 and 1900 568

No. 96. Clearing-house transactions of the assistant treasurer of the United States at New York for the year ended September 30, 1901 569

No. 97. Monetary systems and stocks of money in the principal countries of the world, in 1901.. 570

No. 98. Resources and liabilities of joint stock and private banks in the United Kingdom, etc., December, 1900, and June, 1901 572

No. 99. Abstract of reports of chartered banks of Canada 574

No. 100. Abstract of reports of banks in Australia 574

No. 101. Resources and liabilities of banks of Japan 574

Abstract of reports of condition of State, savings, and private banks, and loan and trust companies 575

Growth of savings banks, as indicated by number of depositors and amount of deposits since 1820 592

Specie and other cash resources of State banks from 1873 to 1901 594

Dividends paid by State banks and loan and trust companies, 1901 595

Capital stock of banks, by classes, in each State in July, 1901 596

Population and distribution of aggregate resources of national and other banks, by States and geographical divisions, 1901 597

Resources of banks, by classes, in each State and geographical division, 1901 598

Insolvent State banks, etc., for the year ended June 30, 1901 599

Condition of loan and trust companies in the District of Columbia on September 30, 1901 600

Resources and liabilities of the first Bank of the United States in January, 1809 and 1811 601

Resources and liabilities of the second Bank of the United States from 1817 to 1840.. 602

Principal items of resources and liabilities of Colonial and State banks, 1774 to 1833. 603

Comparative statement of resources, etc., of State banks, 1834 to 1901.. 604

Loans, capital, surplus, and deposits of national and other banks, June 29, 1901, as shown by official and unofficial returns 608

Page.

Loans, capital, surplus, and deposits of each class of banks by geographical divisions, June 29, 1901, as shown by official and unofficial returns 615
Aggregate resources and liabilities of national banks from October, 1863, to October, 1901..... 617
Abstracts of reports of condition of national banking associations since December 13, 1900 645
Summary of the condition of national banks in each State, Territory, and reserve city from December 13, 1900, to September 30, 1901..... 727
Important items of resources and liabilities of national banks, by States, from 1863 to 1901 785
Index 811

REPORT

OF

THE COMPTROLLER OF THE CURRENCY.

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, December 2, 1901.

SIR: In compliance with the requirements of section 333 of the Revised Statutes of the United States, the thirty-ninth annual report of the operations of the Currency Bureau for the year ended October 31, 1901, is submitted herewith.

CONDITION OF NATIONAL BANKS.

The resources and liabilities of the banks in active operation, as shown by reports submitted during the past year, appear in detail in the following table:

ABSTRACTS OF REPORTS OF CONDITION OF NATIONAL BANKS IN THE UNITED STATES FROM DECEMBER 13, 1900, TO SEPTEMBER 30, 1901.

	Dec. 13, 1900, 3,942 banks.	Feb. 5, 1901, 3,999 banks.	April 24, 1901, 4,064 banks.	July 15, 1901, 4,165 banks.	Sept. 30, 1901, 4,221 banks.
RESOURCES.					
Loans and discounts	$2,706,534,643.35	$2,814,388,346.45	$2,911,526,276.00	$2,956,906,375.97	$3,018,615,918.46
Overdrafts	41,682,539.65	36,692,829.29	28,036,550.54	24,147,213.49	33,086,161.88
U. S. bonds to secure circulation	306,622,180.00	317,916,330.00	323,511,830.00	326,971,080.00	329,372,830.00
U. S. bonds to secure U. S. deposits	101,414,820.00	101,749,780.00	102,111,450.00	105,327,250.00	107,107,100.00
U. S. bonds on hand	10,024,920.00	11,073,370.00	10,734,410.00	9,381,190.00	7,896,560.00
Premiums on U. S. bonds	8,488,368.83	8,237,153.25	8,520,701.77	8,888,885.62	10,015,978.16
Stocks, securities, etc.	373,479,621.87	391,438,492.25	420,650,992.16	435,002,188.20	448,614,538.31
Banking house, furniture, and fixtures	82,375,256.07	82,596,860.68	83,961,147.73	84,647,346.34	86,141,913.02
Other real estate and mortgages owned	26,006,292.42	25,363,718.81	25,032,667.95	23,892,105.54	23,098,722.53
Due from national banks	244,577,101.40	246,655,587.90	255,347,521.14	262,567,988.13	256,513,214.43
Due from State banks and bankers	73,682,522.19	72,320,663.40	72,224,719.20	71,581,761.27	71,881,186.16
Due from approved reserve agents	417,722,712.14	472,178,337.12	480,032,111.19	454,077,288.44	456,638,517.75
Internal-revenue stamps	1,448,459.90	1,273,005.50	1,117,213.16	680,696.18	600,139.12
Checks and other cash items	19,342,532.03	18,611,077.60	21,693,900.87	25,213,997.97	26,706,693.58
Exchanges for clearing house	183,475,503.48	238,845,632.12	290,162,041.82	300,689,828.04	236,656,336.45
Bills of other national banks	24,703,730.00	24,978,528.00	26,465,478.00	25,258,111.00	23,681,783.00
Fractional currency, nickels, and cents	1,257,946.37	1,375,719.53	1,346,361.86	1,311,546.36	1,315,365.17

ABSTRACTS OF REPORTS OF CONDITION OF NATIONAL BANKS IN THE UNITED STATES FROM DECEMBER 13, 1900, TO SEPTEMBER 30, 1901—Continued.

	Dec. 13, 1900, 3,942 banks.	Feb. 5, 1901, 3,999 banks.	April 24, 1901, 4,064 banks.	July 15, 1901, 4,165 banks.	Sept. 30, 1901, 4,221 banks.
RESOURCES—cont'd.					
Gold coin	$107,561,080.11	$110,369,107.35	$110,280,301.82	$108,871,024.66	$106,736,761.00
Gold Treasury certificates	102,269,910.00	133,447,930.00	122,950,940.00	108,490,040.00	117,806,580.00
U. S. certificates of deposit	*a* 850,000.00	.....	3,760,000.00	4,785,000.00	11,855,000.00
Gold clearing-house certificates	91,789,000.00	89,154,000.00	82,315,000.00	85,465,000.00	89,854,000.00
Silver dollars	9,748,534.00	10,436,238.00	9,593,379.00	9,399,355.00	8,649,959.00
Silver Treasury certificates	40,763,675.00	48,533,778.00	53,893,133.00	51,259,021.00	46,467,349.00
Silver fractional coin	7,540,024.95	8,015,090.58	7,740,938.39	7,601,102.36	7,167,222.13
Total specie	360,522,224.06	399,956,143.93	390,533,692.21	375,870,543.02	388,536,871.13
Legal-tender notes	141,284,945.00	152,386,332.00	159,324,246.00	164,929,624.00	151,018,751.00
Five per cent redemption fund	14,832,543.31	15,423,179.99	15,811,356.03	15,933,782.54	16,104,962.69
Due from Treasurer U. S	2,610,830.45	2,444,169.96	2,669,699.52	2,630,940.52	1,743,751.88
Total	5,142,089,692.52	5,435,906,257.78	5,630,794,367.15	5,675,910,042.63	5,695,347,294.96
LIABILITIES.					
Capital stock paid in	632,353,405.00	634,696,505.00	640,778,600.00	645,719,099.00	655,341,880.00
Surplus fund	262,387,647.59	266,520,594.87	267,810,239.88	274,194,175.90	279,532,858.62
Undivided profits, less expenses and taxes	141,505,613.64	132,938,589.86	148,216,895.69	142,545,641.99	151,029,249.26
National-bank notes outstanding	298,917,320.00	309,466,046.50	317,202,078.00	319,008,811.00	323,863,597.50
State bank notes outstanding	52,231.50	52,231.50	52,232.50	52,231.50	51,874.50
Due to other national banks	581,894,283.32	655,570,230.93	676,147,920.01	645,038,393.50	638,361,792.37
Due to State banks and bankers	244,141,379.79	273,029,869.25	278,719,623.71	275,928,820.01	293,275,148.49
Due to trust companies and savings banks	179,697,906.01	247,780,356.05	241,900,371.68	250,222,981.04	220,381,919.00
Due to approved reserve agents	38,901,889.24	28,684,680.76	30,100,172.15	35,626,197.50	33,266,344.70
Dividends unpaid	975,675.14	1,407,607.28	905,578.29	2,555,706.84	3,621,615.33
Individual deposits	2,623,997,521.88	2,753,969,721.62	2,893,665,449.71	2,941,837,428.77	2,937,753,233.33
U. S. deposits	87,992,782.73	88,709,088.92	89,681,990.21	93,825,077.82	101,408,774.93
Deposits of U. S. disbursing officers	6,385,362.91	6,323,688.13	6,320,499.78	5,247,189.30	5,451,374.86
Notes and bills rediscounted	4,924,761.90	3,439,066.78	4,034,556.56	5,899,668.67	10,970,717.66
Bills payable	10,887,991.14	7,347,556.38	7,902,488.94	11,751,607.69	17,648,405.12
Liabilities other than those above	27,073,920.73	25,970,423.95	27,355,670.01	26,457,012.10	23,388,509.29
Total	5,142,089,692.52	5,435,906,257.78	5,630,794,367.15	5,675,910,042.63	5,695,347,294.96

a For legal tenders.

The authorized capital stock of the 4,279 national banking associations in existence on October 31, 1901, was $663,224,195, which is a net increase during the year of $30,721,800. There was an increase in capital stock of $21,674,500 by banks organized during the year, including $120,000 of newly organized associations which increased their capital stock to that amount subsequent to the date of organization. The associations which were in existence on October 31, 1900, increased their capital stock during the year to the extent of $21,815,000. There was a decrease of capital stock of $8,040,000 by voluntary liquidations. This amount includes the capital stock of banks which have not yet deposited lawful money to retire their circulation and withdraw their bonds, the accounts being still carried on the books of this office. During the year 13 associations, with capital stock of $1,960,000, were placed in charge of receivers, 2 of which, however,

with combined capital stock of $200,000, were proved to be solvent and permitted to resume business, leaving the number and capital stock of insolvent banks for the year 11 and $1,760,000, respectively. There was a further loss of capital stock of $3,752,700 by the reduction of capital stock of active associations. Of the 39 associations placed in voluntary liquidation 22 were succeeded by or amalgamated with other national banks; 6 were absorbed by State banks or trust companies, and 11 liquidated for the purpose of winding up their affairs.

As hereinbefore set forth, reports of condition were made by national banks to the Comptroller of the Currency on five dates during the report year. The number of reporting associations increased from 3,942 on December 13, 1900, to 4,221 on September 30, 1901. The aggregate resources of the banks on the latter date reached a higher point than ever before in the history of the national banking system, namely, $5,695,347,294.96, an increase since September 5, 1900, of $647,208,795.67. Each successive report during the year shows an increase in volume of loans and discounts. On December 13, 1900, the amount of assets of this character aggregated $2,706,534,643.35, and on September 30, 1901, $3,018,615,918.40, an increase since the report on September 5, 1900, of $331,856,275.83.

On February 13, 1900, the date of report nearest to March 14 of that year, when the act was approved authorizing the issue of circulating notes to the par value of bonds deposited therefor, bonds for that purpose were held by the Treasurer of the United States in trust to the amount of $236,283,870. On December 13, 1900, the amount had increased to $306,622,180, and on September 30, 1901, to $329,372,830. Bonds on deposit as security for Government deposits increased from $101,414,820 on December 13, 1900, to $107,107,100 on September 30, 1901. The total investments of national banks in Government bonds on December 13, 1900, amounted to $418,061,920, and on September 30, 1901, to $444,376,490.

Specie, including gold and silver certificates, in the vaults of the banks on December 13, 1900, amounted to $360,522,224.06, classified as follows: Gold coins, $107,561,080.11; gold treasury certificates, including $850,000 U. S. certificates for legal tenders, $103,119,910; gold clearing-house certificates, $91,789,000; silver dollars, $9,748,534; fractional silver coins, $7,540,024.95; silver certificates, $40,763,675. By February 5, 1901, the specie holdings had increased to $399,956,143.93, the largest amount held at date of any report during the year. On April 24, 1901, the holdings had fallen to $390,533,692.21, and on July 15, 1901, to $375,870,543.02. At date of the September 30, 1901, statement specie holdings had increased to $388,536,871.13, of which $326,252,341 was in gold and gold certificates, and $62,284,530 in silver and silver certificates. Legal-tender notes to the greatest amount were held on July 15, 1901, namely, $164,929,624; on December 13, 1900, the amount of notes was at the minimum during the year, namely, $141,284,945; on September 30, 1901, the amount held aggregated $151,018,751.

Referring again to the condition of banks on February 13, 1900, it is shown that the paid-in capital stock of the 3,604 banks on that date aggregated $613,084,465. By December 13, 1900, with an increase of banks to 3,942, there was an increase of capital to $632,353,405. At date of last report from the 4,221 banks, their paid-in capital stock is shown to have been $655,341,880. Compared with September 5, 1900,

the paid-in capital stock has increased since that date in the sum of $25,042,849.28. The surplus and net undivided profits of the associations on September 30, 1901, were $279,532,858.62 and $151,029,249.26, respectively, or approximately an amount equal to two-thirds of the paid-in capital stock. Since September 5, 1900, the outstanding circulation of national banks, as shown by the reports of condition, has increased in the sum of $39,914,966, standing on September 30, 1901, at $323,863,597.50. There is still carried on the books of a few associations converted from State banks circulating notes issued by the latter to the amount of $51,874.50.

National banks held the greatest amount of individual deposits during the existence of the system on July 15, 1901, namely, $2,941,837,428.77. Liabilities to depositors on December 13, 1900, aggregated $2,623,997,521.88, and at date of last report $2,937,753,233.33, a decrease since July 15, 1901, of $4,084,195.44, but an increase since September 5, 1900, of $429,504,675.80.

The obligations of the banks on account of notes and bills rediscounted and bills payable fluctuated between $10,786,623.16 on February 5, 1900, and $28,619,122.78 on September 30, 1901. Government deposits with the banks increased during the year from $87,992,782.73 on December 13, 1900, to $101,408,774.93 on September 30, 1901.

RESERVE REQUIRED AND HELD.

The net amount of liabilities of national banking associations on September 30, 1901, on which reserve was required, aggregated $3,661,644,311.74, the reserve required thereon being $759,743,977.87, and amount held $1,012,299,102.57, or 27.65 per cent. The composition of the reserve held was as follows: Specie, including coin certificates of every character, $388,536,871.13; legal-tender notes, $151,018,751; funds on deposit with reserve agents, $456,638,517.75; 5 per cent redemption fund, $16,104,962.69. The national banks located in the central reserve cities of New York, Chicago, and St. Louis held in bank a reserve of $285,055,426.37, or 26.16 per cent, on liabilities amounting to $1,089,501,324.34. Banks in the 29 reserve cities, which are required to maintain a total reserve of 25 per cent, cash credits to the amount of one-half of which may be with central reserve city banks, held a total reserve of $298,171,510.20 on deposits aggregating $1,015,471,986.83, the average reserve held being 29.36 per cent. National banking associations located outside of reserve cities are required to maintain a reserve of 15 per cent, two-fifths of which must be retained in bank and the remainder may be deposited with approved reserve agents. Banks of this class held a reserve of $429,072,166, or 27.56 per cent, on liabilities aggregating $1,556,671,000.57. The reserve held is represented by $87,300,318.73 specie; $1,155,000 United States certificates for gold deposited; $42,023,565 legal tenders; $288,151,642.63 deposits with reserve agents, and $10,441,639.64 redemption fund with the Treasurer of the United States.

RATES FOR LOANS.

In volume the loans and discounts of national banks located in the city of New York amount, approximately, to one-fifth of the aggregate accommodations made by all national banking associations.

During the year ended October 25, 1901, rates for prime commercial paper in the New York market varied but slightly, the minimum, 3 to 4 per cent, having been demanded on February 1, and the maximum, 5 to 5½ per cent, during September last. The average rates have fluctuated between 3½ to 4 per cent and 4½ to 5 per cent. The fluctuations in the rates for call loans have been more marked. The lowest rates prevailed in the latter part of January, namely, 1½ to 2 per cent, and the maximum on June 28 and July 25, namely, 6 to 11 per cent and 6 to 25 per cent, respectively. On October 4 rates for this class of paper were 3½ to 4 per cent; on October 11 and 18, 3 to 3½ per cent, and on October 25, 3 to 4 per cent.

CLEARING HOUSE TRANSACTIONS.

Through the courtesy of the manager of the New York Clearing House, statistics have been received relative to the transactions of the various clearing houses of the United States, of the New York Clearing House, and of the assistant treasurer of the United States at New York with the latter, during the year ended September 30, 1901.

Exchanges passing through the clearing houses of the United States during the year amounted in the aggregate to $114,190,226,021, an increase over the previous year of $29,607,775,940.

The transactions of the New York Clearing House were approximately 70 per cent of the total, namely, $77,020,672,494. The balances paid in money amounted to $3,515,037,741, of which $3,509,969,000, or 99.6 per cent, was in gold and certificates and the balance, $5,068,741, legal tenders, etc. The average daily clearings and balances were $254,193,639 and $11,600,785, respectively, the percentage of balances to clearings being 4.56.

The membership of the New York Clearing House for the year numbered 62 (which includes 42 national banks) and represented an aggregate capital of $81,722,700.

Since the formation of the New York Clearing House in 1854 to the close of the year ended September 30, 1901, the aggregate transactions represented by the clearings amounted to $1,360,408,679,557, and the aggregate balances paid in money to $64,885,824,657. The average daily clearings and balances paid in money during this period were $92,582,596 and $4,415,804, respectively, the average percentage of balances to clearings being 4.77.

Exchanges received from the clearing house by the assistant treasurer of the United States at New York during the year ended September 30, 1901, amounted to $451,733,788.49. Balances received from the clearing house aggregated $4,426,506.72. The exchanges delivered and balances paid to the clearing house were $222,608,869.20 and $233,551,426.01, respectively.

UNITED STATES BONDS AND NATIONAL BANK CIRCULATION.

The currency act of March 14, 1900, resulted in material changes in the class of bonds on deposit with the Treasurer of the United States in trust as security for national bank circulation and in amount and denomination of circulating notes issued.

The act referred to authorized the Secretary of the Treasury to receive at the Treasury any of the outstanding bonds of the United

States bearing interest at 5 per cent per annum, payable February 1, 1904; bonds bearing 4 per cent interest, payable July 1, 1907, and bonds bearing interest at 3 per cent per annum, payable August 1, 1908, and to issue in exchange therefor an amount of coupon or registered bonds of the United States bearing interest at the rate of 2 per cent per annum, the principal payable in gold coin, at the pleasure of the United States, after thirty years from date of issue. Section 12 of the act authorized the issue of circulating notes of national banks to an amount equaling the par value of the bonds on deposit, and section 13 reduced the semiannual duty on national bank circulation secured by deposits of bonds issued under authority of the act to one-fourth of 1 per cent. It is also provided that "No national banking association shall, after the passage of this act, be entitled to receive from the Comptroller of the Currency or to issue or reissue or place in circulation more than one-third in amount of its circulating notes of the denomination of $5."

At the close of business on March 13, 1900, bonds to the amount of $243,651,420 were on deposit with the Treasurer of the United States in trust as security for circulating notes of national banking associations. Included therein were $56,164,820 3 per cent bonds of 1908; $130,302,250 4 percents of 1907; $14,697,850 4 percents of 1925; $21,996,350 5 percents of 1904, and $20,490,150 2 percents of 1891. By October 31 of that year the bond deposits had increased to $301,123,580, of which $270,006,600 were consols of 1930. On October 31, 1901, the deposits had increased to $329,833,930, all of which except about 4 per cent were 2 per cent consols of 1930, the total amount of the latter being $316,625,650.

The changes in amounts and classes of bonds on deposit to secure circulation on dates named are shown in the appended table:

Class.	Mar. 13, 1900.	Oct. 31, 1900.	Oct. 31, 1901.
Loan of 1908-1918, 3 per cent	$56,164,820	$7,756,580	$3,983,780
Funded loan of 1907, 4 per cent	130,302,250	13,544,100	6,032,000
Loan of 1925, 4 per cent	14,697,850	7,503,350	2,911,100
Loan of 1904, 5 per cent	21,996,350	1,293,000	268,900
Funded loan of 1891, 2 per cent	20,490,150	1,019,950	12,500
Consols of 1930, 2 per cent	.....	270,006,600	316,625,650
Total	243,651,420	301,123,580	329,833,930

On March 13, 1900, the outstanding circulation of national banks secured by deposits of bonds aggregated $216,022,075, and the amount secured by deposits of lawful money, on account of failed and liquidating associations and those reducing circulation, $38,004,155, making the total outstanding issues at that date $254,026,230. The issue of notes of the denominations of $1 and $2 having been discontinued in 1879, denominations of $1,000 in 1884, and of $500 in 1885, the outstanding issues are practically represented by notes of the denominations of $5, $10, $20, $50, and $100. On March 13, 1900, notes of the denominations of $5 to the amount of $79,310,710 were outstanding; $10's to the amount of $79,378,160; $20's, $58,770,660; $50's, $11,784,150; $100's, $24,103,400. By October 31, 1901, the outstanding issues had increased to $359,832,715, of which $328,198,614 were secured by deposit of bonds, and $31,634,101 by lawful money. Notes of the denomination of $5 have been reduced to $60,265,645, or 16.7 per cent of the total, as compared

with 31.2 per cent on the date of the passage of the currency act. Notes of the denomination of $10 were outstanding to the amount of $143,280,120; of $20 to the amount of $104,454,400; of $50, $16,732,200; of $100, $34,430,900.

Since the organization of the national banking system there have been issued circulating notes to the amount of $2,497,486,135 and notes redeemed to the amount of $2,137,687,735. The issues during the current year were $123,100,200, and the destructions of notes redeemed $94,881,929.50, an increase of $19,701,328.50 over 1900.

The amount, by denominations, of national bank circulation outstanding on March 13 and October 31, 1900, and October 31, 1901, is shown in the following table:

Denominations.	Mar. 13, 1900.	Oct. 31, 1900.	Oct. 31, 1901.
Ones	$348,275	$347,552	$346,729
Twos	167,466	167,056	166,406
Fives	79,310,710	70,363,595	60,265,645
Tens	79,378,160	123,088,280	143,280,120
Twenties	58,770,660	88,408,100	104,454,400
Fifties	11,784,150	16,186,900	16,732,200
One hundreds	24,103,400	32,889,200	34,430,900
Five hundreds	104,000	102,500	97,000
One thousands	27,000	27,000	25,000
Nonredeemed fractions	32,409	33,085	34,315
Total	254,026,230	331,613,268	359,832,715
Circulation secured by lawful money	38,004,155	32,784,203	31,634,101
Circulation secured by bonds	216,022,075	298,829,065	328,198,614

The Government actuary has made a calculation, for this report, of the profit, with money at 6 per cent, on the issue of $100,000 national-bank circulation secured by deposit of $100,000 in bonds purchased at market prices on October 31, 1898, 1899, 1900, and 1901. The market price of twos of 1930 on October 31, last, was $108.712; and on circulation to the amount of $100,000 the profit is shown to be $796.84, or 0.733 per cent, but on fours of 1925 at $138.261 there is a loss of 0.09 per cent. The prices of other bonds available as security for circulation, and also the rates per cent of profit on circulation secured thereby, are as follows:

Class.	Price.	Per cent.
Fives of 1904	$106,639	0.714
Fours of 1907	111,799	.417
Threes of 1908	108,258	.407

The method of calculating the profit on circulation is given in detail in the appendix.

CAPITAL AND SURPLUS OF NATIONAL AND OTHER BANKS, AND DISTRIBUTION OF BANKING FACILITIES, YEAR ENDED JUNE 30, 1901.

In compliance with the provisions of the war-revenue act of 1898, taxing the capital and surplus of banking institutions, returns from 14,455 banks and bankers, for the fiscal year ended June 30, 1901, were made to the Internal Revenue Bureau and compiled in this office.

The aggregate capital and surplus reported amounts to $1,692,037,175, on which tax was paid to the amount of $3,269,969.32.

The Eastern States lead in volume of banking capital, namely, $694,455,830; followed by the Middle States, with $425,555,039; the New England States, with $227,311,333; the Southern States, $186,746,269; the Pacific States, including Hawaii, $89,635,586; and the Western States, with $68,369,118.

The State of New York is in the lead, with $374,660,141 banking capital, or over 22 per cent of the total. The population of the State is nearly 10 per cent of that of the country, and the State has nearly 8 per cent (1,131) of the total number of banks—1 bank for every 6,548 inhabitants. The 996 banks in the State of Pennsylvania have banking capital aggregating $225,269,422, and in this State there is 1 bank for every 6,639 of population. Massachusetts is third in the list in volume of capital, the amount being $134,494,936, held by 339 banks—1 institution for every 8,454 inhabitants.

The fourth State in the list is Illinois, with capital of $102,313,723 and 1,052 banks, or 1 for every 4,686 inhabitants. No other State in the Union has banking capital reaching the $100,000,000 mark, though Ohio has only about $12,000,000 less than Illinois.

The returns show that there are 792 banks in the New England States—1 to every 7,056 inhabitants. In the Eastern States, 2,518 banks—1 to 6,922; Southern States, 2,528—1 to 8,897; Middle States, 5,950—1 to every 3,946; Western States, 1,986—1 to every 2,634; Pacific States, 681—1 to every 4,881 of population. Taking the whole country into consideration, the returns show that there is 1 bank for every 5,371 inhabitants.

There are more banks in Iowa (1,320) than in any other State of the Union, and, with one exception, the State has the greatest number, in proportion to population, namely, 1 to every 1,717 inhabitants; South Dakota, the exception, has 1 bank to every 1,702 of population.

The Western, Middle, and Pacific States, in the order mentioned, have the largest number of banks in proportion to population and the Southern States the least. In other words, the Western States, with 6.8 per cent of population, have 13.7 per cent of the number of banks; the Middle States 30.3 per cent of the population and 41.2 per cent of the banks; the Pacific States 4.3 per cent of the population and 4.7 per cent of banks, while the Southern States, with 28.8 per cent of the population, have but 17.5 per cent of the number of banks reporting.

The average capital and surplus per bank is the greatest in the New England States, namely, $287,009; the average in the Eastern States is $275,796; in the Pacific States, $131,170; in the Southern States, $73,791; in the Middle States, $71,522, and in the Western States, $34,425. The average per bank in the United States is shown to be $117,057.

AGGREGATE RESOURCES, ETC., OF BANKS.

Incorporated in the appendix will be found a table on lines heretofore followed relating to the aggregate resources of national, State, savings, private banks, and loan and trust companies, as shown by reports made to the Comptroller, or obtained from other sources, on or about the close of the fiscal year ended June 30, 1901. This table shows also the estimated population of the country by States;

the average per capita of resources of each and all classes of banks by States and geographical divisions; the aggregate resources and average per capita for each class of banks in the Union. The population of the country on June 1, 1901, as estimated by the Government actuary, was 77,647,000; the aggregate resources, $12,329,560,255; the average per capita in all banks, $158.79; and the average per capita in each class of banks as follows: National, $73.10; State, $27.47; savings, $35.50; private, $1.92; loan and trust, $20.80.

In 1899 a special investigation was made by the Comptroller of the Currency relative to the number of depositors and borrowers and the amount of deposits and loans of all banks in the United States. Of the 12,804 banks, information relating to capital and surplus of which was obtained from returns on taxable capital and surplus made to the Internal-Revenue Bureau, statistics pertaining to deposits and loans were obtained from State banking departments and reports made direct to this office from 9,732 institutions. The estimated capital of the 12,804 banks was shown to be approximately $1,150,000,000, deposits $7,513,954,361, and loans and discounts $5,751,467,610. For the fiscal year ended June 30, 1901 (including returns from national banks of date July 15, 1901), reports of condition have been received and compiled from 11,406 banks, with loans aggregating $6,425,431,261; deposits, $8,554,467,366, and aggregate resources, $12,357,477,376. Combining with returns, official and unofficial, relating to the condition of banks and banking institutions in the country, returns relating to loans, capital, deposits, surplus, and other undivided profits of nonreporting institutions obtained from reports published by commercial agencies, there are shown statistics relating to the principal items of resources and liabilities of 12,972 banks and bankers, with capital of $1,138,042,134; surplus and undivided profits of $693,465,095 and $270,855,253, respectively; deposits, $8,619,285,110, and loans and discounts, $6,491,630,743.

These consolidated returns are presented in the appendix in detail for each class of banks in each State and geographical division, and all banks of each class in geographical divisions and in the United States. In the New England States there are shown to be in operation, by these returns, 1,103 banks, with deposits aggregating $1,511,209,112 and loans of $1,112,156,141. In the Eastern States the returns from 1,976 banks show deposits aggregating $4,156,162,050 and loans of $2,831,479,771. The excess of deposits over loans in this geographical division and in the New England States is due to large investments in stocks, bonds, and other securities by savings banks.

The deposits in banks in the Southern States amount to $501,905,118 and loans to $493,188,951; in the Middle States deposits aggregate $1,720,073,957 and loans $1,520,994,394; in the Western States the deposits in the banks are shown to be $294,383,819 and the loans $229,665,067; in the Pacific States deposits aggregate $412,534,452 and loans $290,198,156.

Statistics were obtained on the same lines from 1 national, 3 other incorporated, and 2 private banks in Hawaii; 3 incorporated banks in Porto Rico, and 7 incorporated banks, including branches, in the Philippine Islands, making an aggregate of 16 institutions in these new territorial possessions. The aggregate capital reported is $4,313,978; surplus and undivided profits, $1,627,250; deposits, $23,018,602, and loans, $13,908,262.

EARNINGS, DIVIDENDS, ETC., OF NATIONAL BANKING ASSOCIATIONS.

It was not until March 3, 1869, that legislation was enacted requiring the filing with the Comptroller of the Currency of reports of the earnings and dividends of national banking associations, in consequence of which, all statistics relating thereto date from the passage of that act. During the year ended March 1, 1870, 1,526 reporting associations, with capital of $409,008,896, paid dividends to the amount of $43,246,926 (10.5 per cent) from net earnings aggregating $58,218,118. An average rate of, practically, 10 per cent was maintained to the close of 1876. From 1877 to 1893 the average rate varied from a maximum of 8.9 per cent in the first year of that period to a minimum of 7.5 per cent in 1892 and 1893. From 1894 to 1898 the average rate ranged between 6.7 per cent in 1897 and 6.9 per cent for the years 1895, 1896, and 1898. The rate rose to 7.4 per cent in 1899 and to 7.9 per cent in 1900.

During the year ended March 1, 1901, on average capital of $622,366,093.60 and surplus of $257,948,296.36, the earnings in gross amounted to $197,903,623.24, from which were charged off losses and premiums aggregating $34,854,407.68 and expenses of $75,375,040.92, leaving net earnings of $87,674,174.64, from which dividends were paid at an average rate of 8.1 per cent, the amount being $50,219,115.21. Combining capital and surplus, the rate of dividends paid thereon was 5.7 per cent.

Reports of earnings and dividends filed do not show the cost of operation or amount of State and local taxes. In the fiscal year ended June 30, 1901, however, the banks paid to the Government $1,599,221.08 semiannual duty on $297,071,834, the average amount of outstanding circulating notes and revenue tax on the average amount of capital and surplus at the rate of one-fifth of 1 per cent, under the war-revenue act of 1898, to the amount of $1,731,928.86. In addition to these taxes, the banks were assessed $146,236.18 for expenses incident to the redemption of circulating notes, being at the rate of $0.9956 per $1,000; $277,816.07 for examinations, and $99,475, the cost of plates for the printing of circulating notes for new banks and those whose corporate existence has been extended.

NATIONAL BANK SHARES AND SHAREHOLDERS.

Every national banking association is required by law to file with the Comptroller of the Currency a list showing the names and holdings of stockholders as of the first Monday in July. The lists filed in July last show the number of shares outstanding at a par of $100 to have been 6,477,160 and the number of shareholders as 276,858. Holders of stock in banks located in the New England States numbered 79,935; in the Eastern States, 104,973; in the Southern States, 28,859; in the Middle States, 18,873; in the Western States, 9,764, and in the Pacific States, including Hawaii, 4,454.

The following table shows the number of shares and shareholders of banks in each State and geographical division:

States.	Number of shares.	Number of shareholders.	States.	Number of shares.	Number of shareholders.
Maine	109,210	7,762	Illinois	382,010	8,645
New Hampshire	55,500	3,993	Michigan	115,850	3,696
Vermont	66,450	3,695	Wisconsin	104,650	3,228
Massachusetts	775,525	44,125	Minnesota	121,500	3,384
Rhode Island	144,552	8,249	Iowa	149,250	5,174
Connecticut	203,571	12,111	Missouri	201,600	4,106
Total New England States	1,354,808	79,935	Total Middle States	1,720,281	48,873
New York	980,698	32,662	North Dakota	17,250	527
New Jersey	154,300	11,185	South Dakota	15,100	635
Pennsylvania	791,614	48,646	Nebraska	100,450	2,782
Delaware	21,590	2,041	Kansas	86,346	3,123
Maryland	159,170	9,235	Montana	24,300	480
District of Columbia	30,270	1,204	Wyoming	8,600	261
			Colorado	44,270	872
Total Eastern States	2,137,642	104,973	New Mexico	7,618	179
			Oklahoma	14,150	298
Virginia	52,960	2,663	Indian Territory	19,000	607
West Virginia	40,610	1,552			
North Carolina	31,260	1,559	Total Western States	337,084	9,764
South Carolina	20,480	1,232			
Georgia	44,660	1,663			
Florida	13,550	476	Washington	32,550	787
Alabama	35,900	1,202	Oregon	23,950	747
Mississippi	11,300	508	California	114,250	1,889
Louisiana	38,600	1,254	Idaho	6,250	96
Texas	221,503	6,547	Utah	16,000	667
Arkansas	10,950	298	Nevada	820	24
Kentucky	128,759	6,824	Arizona	4,550	98
Tennessee	72,950	3,081	Alaska	500	24
			Hawaii	5,000	122
Total Southern States	723,482	28,859			
			Total Pacific States	203,870	4,454
Ohio	491,251	15,837			
Indiana	154,170	4,503	Total United States	6,477,160	276,858

ORGANIZATION OF NATIONAL BANKS.

Under authority of the act approved February 25, 1863, 488 national banks were organized, of which 280 are still in active operation. The act of June 3, 1864, repealed and reenacted, with material amendments, the national currency act of 1863, under the provisions of which 5,005 national banking associations have been organized. This number includes 10 gold banks, organized under the act of July 12, 1870, the circulating notes issued by which were payable in gold coin. Nine of these banks were organized in California and 1 in Massachusetts. The latter, however, and 2 of the California banks were placed in liquidation soon after organizing, and on February 14, 1880, Congress passed an act authorizing the conversion of these associations into currency banks, the course of procedure being similar to that provided for the conversion of State banks into national banking associations with the exception that their periods of succession dated from the original incorporation. During 1880, 4 of these banks, converted under authority of the act referred to, and the 2 remaining took similar action in 1883 and 1884, respectively. Gold notes issued by these banks amounted, in the aggregate, to $3,465,240, all of which has been presented for redemption, with the exception of $78,970.

The act of March 14, 1900, authorizing the organization of national banks with a minimum capital of $25,000, in towns with population

not exceeding 3,000, resulted in the incorporation of 503 banks of that class, 4 of which, however, went into voluntary liquidation soon after the issue of charters, and 1 failed and was placed in charge of a receiver.

Summarizing the foregoing, it appears that, under the various acts cited, 6,006 associations, with authorized capital stock at date of incorporation, of $795,467,682, were organized, of which 4,279 were in active operation at the close of the report year, October 31, 1901, 1,340 in voluntary liquidation, and 387 in charge of receivers, or finally closed.

The following table sets forth the number of organizations effected under the provisions of each of the acts cited, and the number placed in voluntary liquidation, in the charge of receivers, and in active operation at the close of the year:

Act of—	Organized.	In voluntary liquidation.	Insolvent.	Active.
1863	488	173	35	280
1864	5,005	1,160	351	3,494
1870	10	3	.....	7
1900	503	4	1	498
Total	6,006	1,340	387	4,279

Prior to the passage in 1865 of the act taxing the circulation of State banks, there had been organized but 587 national-banking associations. During that year 1,014 were added to the system, of which 411 were conversions of institutions organized under State authority. During the next five years 115 banks were organized, and in 1871 and 1872, 345 were added to the list. In the next nine years, beginning with 1873 and terminating in 1881, there were organized 520 associations. From 1882 to 1893 the number was increased by 2,349, the greatest number, 397, with the largest amount of capital stock, $36,250,000, of banks organized between 1865 and 1890 having been chartered in the last-named year. The effects of the monetary stringency of 1893 were very noticeable in the limited number of banks organized from 1894 to 1899, the additions for each year being as follows: 1894, 50 banks; 1895, 43; 1896, 28; 1897, 44; 1898, 56, and 1899, 78.

In the year ended October 31, 1900, organizations numbered 383, of which 249, with aggregate capital of $6,575,000, were of the class authorized by the act of March 14, 1900, namely, those with capital stock of less than $50,000. During the same period 134 banks with capital of $50,000 or over, with aggregate capital of $13,450,000, were added to the system.

During the report year ended October 31, 1901, there were chartered 394 banks, with total capital of $21,554,500, of which 254 were with capital of less than $50,000, the aggregate being $6,619,500, and 140 with capital of $50,000 or over, the aggregate being $14,935,000. Included in the total number were 44 banks with capital of $3,330,000, conversions of State banking institutions; 111 with capital of $5,330,000, organizations created to succeed State or other banks closed for the purpose of reorganization; and 239, with $12,894,500 capital stock, primary organizations not formed for the purpose of succeeding to the business of existing banks or banking institutions.

The number and capital, by States, Territories, and geographical divisions of national banks organized from November 1, 1900, to October 31, 1901, are shown in the following table:

NATIONAL BANKS ORGANIZED FROM NOVEMBER 1, 1900, TO OCTOBER 31, 1901.

States, etc.	Capital less than $50,000.		Capital, $50,000 or over.		Total organizations.	
	No.	Capital.	No.	Capital.	No.	Capital.
Maine	.....	.....	1	$50,000	1	$50,000
New Hampshire	.....	.....	1	100,000	1	100,000
Massachusetts	.....	.....	3	300,000	3	300,000
Rhode Island	.....	.....	1	500,000	1	500,000
Total New England States	.....	.....	6	950,000	6	950,000
New York	11	$275,000	5	1,450,000	16	1,725,000
New Jersey	6	155,000	3	250,000	9	405,000
Pennsylvania	15	385,000	28	1,865,000	43	2,250,000
Delaware	1	25,000	.....	.....	1	25,000
Maryland	4	122,000	3	460,000	7	582,000
Total Eastern States	37	962,000	39	4,025,000	76	4,987,000
Virginia	3	80,000	1	50,000	4	130,000
West Virginia	5	125,000	1	50,000	6	175,000
North Carolina	5	125,000	1	50,000	6	175,000
Georgia	4	115,000	1	50,000	5	165,000
Alabama	5	127,500	4	250,000	9	377,500
Mississippi	1	25,000	1	75,000	2	100,000
Louisiana	2	50,000	4	550,000	6	600,000
Texas	40	1,090,000	19	1,300,000	59	2,390,000
Arkansas	3	75,000	.....	.....	3	75,000
Kentucky	2	50,000	2	150,000	4	200,000
Tennessee	4	105,000	1	50,000	5	155,000
Total Southern States	74	1,967,500	35	2,575,000	109	4,542,500
Ohio	12	325,000	11	2,000,000	23	2,325,000
Indiana	9	235,000	5	800,000	14	1,035,000
Illinois	9	235,000	6	500,000	15	735,000
Michigan	1	25,000	4	300,000	5	325,000
Wisconsin	6	150,000	2	100,000	8	250,000
Minnesota	12	300,000	1	50,000	13	350,000
Iowa	13	340,000	8	500,000	21	840,000
Missouri	2	50,000	4	1,185,000	6	1,235,000
Total Middle States	64	1,660,000	41	5,435,000	105	7,095,000
North Dakota	4	100,000	1	50,000	5	150,000
South Dakota	7	175,000	.....	.....	7	175,000
Nebraska	8	200,000	1	50,000	9	250,000
Kansas	6	150,000	2	100,000	8	250,000
Montana	1	25,000	1	250,000	2	275,000
Wyoming	1	25,000	.....	.....	1	25,000
Colorado	3	85,000	.....	.....	3	85,000
New Mexico	1	25,000	.....	.....	1	25,000
Oklahoma	19	475,000	3	200,000	22	675,000
Indian Territory	19	510,000	2	150,000	21	660,000
Total Western States	69	1,770,000	10	800,000	79	2,570,000
Washington	1	30,000	2	150,000	3	180,000
Oregon	3	75,000	.....	.....	3	75,000
California	.....	.....	7	1,000,000	7	1,000,000
Idaho	3	75,000	.....	.....	3	75,000
Arizona	2	55,000	.....	.....	2	55,000
Hawaii	1	25,000	.....	.....	1	25,000
Total Pacific States	10	260,000	9	1,150,000	19	1,410,000
Total United States	254	6,619,500	140	14,935,000	394	21,554,500

From March 14, 1900, to October 31, 1901, there were organized 742 national banking associations with capital stock aggregating $39,029,500, and bond deposits to secure circulation of $11,025,850. Banks organized included 503 with individual capital of less than

$50,000, chartered under authority of act of March 14, 1900. The capital of these banks aggregated $13,194,500. Associations organized with capital of $50,000 or over numbered 239, the aggregate capital being $25,835,000. Bonds deposited by the smaller class amount to $4,569,100 and by the larger class $6,456,750.

Geographically, the largest number of banks chartered during this period were organized in the Middle States, namely, 230, with aggregate capital of $12,305,000, 161 of which were of the smaller class and 69 were with capital of $50,000 or over.

In the Southern States there were organized 179 banks with authorized capital of $9,465,500, classified as follows: 115 of the smaller class with $3,050,500, and 64 of the larger class with capital of $6,415,000.

The organizations in the Western States numbered 157 with capital of $5,080,000, 134 of the number with capital of $3,480,000 being of the smaller class, and 23 with capital of $1,600,000 of the larger class. In number of organizations the Eastern States are fourth, but third in order in aggregate amount of capital stock, namely, 138 and $8,819,000, respectively. In this division 75 banks with capital of $1,964,000 were of the smaller class, and 63 with capital of $6,855,000 of the larger.

In the Pacific States, including Hawaii, 14 banks of the smaller class were organized with aggregate capital of $360,000, and 12 of the larger class with $1,800,000 capital. There were but 12 banks organized in the New England States, namely, three each in New Hampshire, Massachusetts, and Connecticut, two in Maine, and one in Rhode Island, their aggregate capital being $1,200,000. Four of this number of banks were organized with individual capital of $25,000, and 8 with capital of $50,000 or over.

Texas is the leading State in number of banks organized, namely, 93, with capital of $3,623,000, followed by Pennsylvania with 80 banks and capital of $4,732,000. Iowa is third on the list with 53 banks and capital of $1,760,000. Next in order are Ohio, 44 banks, with capital of $3,595,000; Illinois, 40 banks, with capital of $1,705,000; Oklahoma, 39 banks, with capital of $1,140,000; Indian Territory, 37 banks, with capital of $1,185,000; Minnesota, 29 banks, with capital of $800,000; New York, 28 banks, with capital of $2,520,000; Indiana, 27 banks, with capital of $1,530,000; Nebraska and Kansas, 21 each, with capital of $575,000 and $690,000, respectively. In other States in which banks were organized the number ranges from 1 to 18. One or more banks were organized in every State and Territory of the Union except Vermont, District of Columbia, Utah, Nevada, and Alaska.

Included in the total number of banks organized since March 14 were 106 banks with capital of $7,890,000, converted from State banking institutions under the provisions of section 5154 of the Revised Statutes of the United States. Of the conversions, 69, with capital of $1,870,000, were of the smaller class, and 37, with capital of $6,020,000, banks with individual capital of $50,000 or over.

National banks organized from March 14, 1900, to October 31, 1901, showing in detail the number, capital, and bond deposit of each class in each State, Territory, and geographical division, are set forth in the following table:

NATIONAL BANKS ORGANIZED FROM MARCH 14, 1900, TO OCTOBER 31, 1901.

States, etc.	Capital, less than $50,000.		Capital, $50,000 or over.		Total organizations.		Bonds deposited.		
	No.	Capital.	No.	Capital.	No.	Capital.	Banks capital, less than $50,000.	Banks capital, $50,000 or over.	Total.
Maine	1	$25,000	1	$50,000	2	$75,000	$12,000	$12,500	$24,500
New Hampshire	1	25,000	2	200,000	3	225,000	10,000	50,000	60,000
Massachusetts	.....	.....	3	300,000	3	300,000	.....	75,000	75,000
Rhode Island	.....	.....	1	500,000	1	500,000	.....	50,000	50,000
Connecticut	2	50,000	1	50,000	3	100,000	32,500	.....	32,500
Total New England States	4	100,000	8	1,100,000	12	1,200,000	54,500	187,500	242,000
New York	18	460,000	10	2,060,000	28	2,520,000	149,550	435,000	584,550
New Jersey	11	290,000	4	350,000	15	640,000	126,050	62,500	188,550
Pennsylvania	37	967,000	43	3,765,000	80	4,732,000	383,800	1,017,000	1,400,800
Delaware	2	50,000	.....	.....	2	50,000	25,000	.....	25,000
Maryland	7	197,000	6	680,000	13	877,000	51,450	175,000	226,450
Total Eastern States	75	1,964,000	63	6,855,000	138	8,819,000	735,850	1,689,500	2,425,350
Virginia	9	230,000	3	150,000	12	380,000	81,000	75,000	156,000
West Virginia	7	180,000	5	300,000	12	480,000	66,500	80,000	146,500
North Carolina	7	175,000	1	50,000	8	225,000	66,500	12,500	79,000
South Carolina	1	25,000	1	60,000	2	85,000	7,000	20,000	27,000
Georgia	4	115,000	4	650,000	8	765,000	30,250	125,000	155,250
Florida	1	30,000	1	200,000	2	230,000	7,500	50,000	57,500
Alabama	5	127,500	6	350,000	11	477,500	33,500	95,000	128,500
Mississippi	1	25,000	1	75,000	2	100,000	6,250	18,750	25,000
Louisiana	2	50,000	5	600,000	7	650,000	12,750	125,000	137,750
Texas	64	1,738,000	29	1,885,000	93	3,623,000	556,900	511,500	1,068,400
Arkansas	3	75,000	.....	.....	3	75,000	18,750	.....	18,750
Kentucky	5	125,000	6	1,995,000	11	2,120,000	57,556	300,000	357,550
Tennessee	6	155,000	2	100,000	8	255,000	33,250	50,000	83,250
Total Southern States	115	3,050,500	64	6,415,000	179	9,465,500	977,700	1,462,750	2,440,450
Ohio	26	695,000	18	2,900,000	44	3,595,000	232,950	645,000	877,950
Indiana	18	480,000	9	1,050,000	27	1,530,000	164,300	260,000	424,300
Illinois	30	805,000	10	900,000	40	1,705,000	316,800	575,000	891,800
Michigan	4	110,000	6	430,000	10	540,000	28,550	157,500	186,050
Wisconsin	10	255,000	8	800,000	18	1,055,000	71,200	222,500	293,700
Minnesota	26	650,000	3	150,000	29	800,000	237,000	57,000	294,000
Iowa	42	1,110,000	11	650,000	53	1,760,000	420,500	165,000	585,500
Missouri	5	135,000	4	1,185,000	9	1,320,000	61,250	152,500	213,750
Total Middle States	161	4,240,000	69	8,065,000	230	12,305,000	1,532,550	2,234,500	3,767,050
North Dakota	12	300,000	1	50,000	13	350,000	111,250	12,500	123,750
South Dakota	10	250,000	.....	.....	10	250,000	78,500	.....	78,500
Nebraska	20	525,000	1	50,000	21	575,000	172,550	12,500	185,050
Kansas	17	410,000	4	250,000	21	690,000	157,000	100,000	257,000
Montana	1	25,000	1	250,000	2	275,000	6,500	50,000	56,500
Wyoming	2	50,000	2	100,000	4	150,000	12,500	50,000	62,500
Colorado	4	115,000	4	300,000	8	415,000	30,250	115,000	145,250
New Mexico	2	50,000	.....	.....	2	50,000	16,300	.....	16,300
Oklahoma	35	890,000	4	250,000	39	1,140,000	335,550	67,500	403,050
Indian Territory	31	835,000	6	350,000	37	1,185,000	239,550	87,500	327,050
Total western States	134	3,480,000	23	1,600,000	157	5,080,000	1,159,950	495,000	1,654,950
Washington	2	55,000	2	150,000	4	205,000	20,000	37,500	57,500
Oregon	3	75,000	.....	.....	3	75,000	26,750	.....	26,750
California	2	50,000	9	1,150,000	11	1,200,000	16,500	300,000	316,500
Idaho	4	100,000	.....	.....	4	100,000	25,050	.....	25,050
Arizona	2	55,000	.....	.....	2	55,000	13,750	.....	13,750
Hawaii	1	25,000	1	500,000	2	525,000	6,500	50,000	56,500
Total Pacific States	14	360,000	12	1,800,000	26	2,160,000	108,550	387,500	496,050
Total United States	503	13,194,500	239	25,835,000	742	39,029,500	4,569,100	6,456,750	11,025,850

EXPIRATION AND EXTENSION OF THE CORPORATE EXISTENCE OF NATIONAL BANKING ASSOCIATIONS.

On February 25, 1863, Congress passed an act entitled "An act to provide a national currency," etc., section 11 of which provides in part that any association organized thereunder "shall have succession by the name designated in its articles of association for the period limited therein, not, however, exceeding twenty years from the passage of this act."

Under this act 488 national banking associations were organized, of which 98 were for a period of nineteen years only. Of the total number of associations organized prior to June 3, 1864, in other words, under the act of February 25, 1863, 208 were closed—151 by voluntary liquidation, 21 by reason of expiration of corporate existence, 35 by insolvency, and 1 by reason of failure to complete organization. Sixty of the banks placed in voluntary liquidation were succeeded by new associations and 6 were consolidated with other banks; 17 of the 21 whose corporate existence expired by limitation were reorganized under the same or different titles. Of the continuing banks organized under this act, 280, with capital of $66,853,300, whose corporate existence was extended under the provisions of the act of July 12, 1882, will reach the termination of their second corporate existence during the calendar years 1902 and 1903, the number and capital of banks expiring in each year being as follows: 1902, 35 banks, capital, $6,265,000: 1903, 245 banks, capital, $60,588,300. The date of the first expiration is July 14, 1902.

The failure by Congress to take timely action authorizing the extension of the charters of banks organized under the act of February 25, 1863, necessitated the liquidation and subsequent reorganization of 77 associations desiring to continue in the system under different charter numbers, but with the same or similar titles.

The act of June 3, 1864, repealing the act of February 25, 1863, and reenacting, with amendments, the national-banking law, included a provision to the effect that any national bank organized thereunder "shall have succession by the name designated in its organization certificate for a period of twenty years from its organization." A national bank under section 5135 becomes a body corporate from the date of the execution of its organization certificate, the date of the last acknowledgment (where there is more than one) being construed as the date of the execution of the certificate.

During the last session of Congress the following bill to provide for the extension of the charters of the national banks passed the House of Representatives, but failed to receive consideration in the Senate:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Comptroller of the Currency is hereby authorized, in the manner provided by, and under the conditions and limitations of, the act of July twelfth, eighteen hundred and eighty-two, to extend for a further period of twenty years the charter of any national-banking association extended under said act which shall desire to continue its existence after the expiration of its charter.

Passed the House of Representatives February 4, 1901.

It is urgently recommended that this bill, or a similar measure, be enacted into law. As heretofore stated, inasmuch as the first charter will expire in July, 1902, prompt action on the part of Congress is necessary, in order that this association and others whose corporate existence will terminate early in the coming year may avoid the expense and inconvenience incident to enforced liquidation and reorganization as new associations, and be afforded ample time to take the preliminary steps necessary to an extension before expiration of their charters.

The act of July 12, 1882, providing for the extension of the corporate existence of national banking associations included provisions requiring national banking associations whose corporate existence was extended, to deposit, within three years, lawful money with the Treasurer of the United States to redeem the remainder of the circulation which was outstanding at date of extension, and the issuing of new circulating notes bearing devices making them readily distinguishable from the notes theretofore issued.

In order to facilitate the redemption of old note issues of banks extending their corporate existence, it is respectfully recommended that a provision be added to the foregoing extension bill, applicable alike to banks whose charters are extended or reextended, requiring a deposit of lawful money within six months from the date of extension instead of three years, as provided in the act of July 12, 1882.

In addition to the national banking associations whose charters were extended under the act of July 12, 1882, and will reach the termination of their second corporate existence between July 14, 1902, and December 31, 1903, the charters of 370 banks, capital $56,900,000, will expire between November 1, 1901, and December 31, 1903. The expirations in 1901 number 27; in the calendar year 1902, 180, and 1903, 163. The expirations of charters for the first and second time during the period beginning on November 1, 1901, and terminating December 31, 1903, number 650, the capital stock of the banks interested being $123,753,300. The number and aggregate capital of banks whose charters will expire during that period are set forth in the following table:

Year.	Expiration.	No.	Capital.
1901	First	27	$6,130,000
1902	.....do	180	29,449,000
1902	Second	35	6,265,000
1903	First	163	21,321,000
1903	Second	245	60,588,300
	Total	650	123,753,300

INSOLVENT NATIONAL BANKS.

From April 15, 1865, to October 31, 1901, 404 national banks were placed in the hands of receivers, the aggregate liabilities of which at the dates of failure amounted to $184,868,844, on which claims were settled to the amount of $139,300,851, or 75.35 per cent.

Of the total number of banks which failed 16 were permitted to resume business and one was taken out of the receivers' hands and liquidation effected through the shareholders, the Comptroller having

been satisfied of their ability to meet the claims of all depositors and other creditors. The affairs of 290 failed banks have been finally liquidated through receivers or this office.

On October 31, 1900, there were 113 insolvent national banks in the hands of receivers, and during the year the affairs of 26 were finally closed, leaving in operation on October 31, 1901, 98 trusts, of which 35 are in an inactive condition, due mainly to pending litigation.

The claims proved by creditors of the 290 closed insolvent banks amounted to $83,599,846, on which dividends were paid to the amount of $62,054,595, or 74.23 per cent. One hundred and two of these banks paid dividends at the rate of 100 per cent and interest in full or in part. The liabilities of the 26 trusts closed during the year aggregated $6,013,665, on which dividends were paid to the amount of $4,752,629, or 79.03 per cent.

The liquidations, including receivers' salaries, legal fees, etc., have been effected at a cost of about 8.81 per cent of the total collections.

The following table shows the number of insolvent national banks which were finally closed during the year ended October 31, 1901, with their capital stock, liabilities, liabilities paid, and the percentage of claims paid to total liabilities:

INSOLVENT NATIONAL BANKS CLOSED DURING THE YEAR.

Title and location of bank.	Capital stock.	Liabilities.	Liabilities paid.	Percentage of liabilities paid.
First National Bank, Alma, Nebr	$50,000	$57,016	$5,417	9.50
Atchison National Bank, Atchison, Kans	50,000	195,466	102,607	52.49
Big Rapids National Bank, Big Rapids, Mich	100,000	19,274	10,005	51.91
Commercial National Bank, Denver, Colo	250,000	621,275	421,770	67.89
First National Bank, Deming, N. Mex	100,000	168,842	87,221	51.66
Cocheco National Bank, Dover, N. H	150,000	123,950	126,207	101.82
First National Bank, Flushing, Ohio	50,000	66,503	69,399	104.35
National Bank of Guthrie, Okla	100,000	.....	.....	.....
Second National Bank, Grand Forks, N. Dak	50,000	173,624	154,705	89.10
Citizens' National Bank, Hillsboro, Ohio	100,000	420,408	307,241	73.08
First National Bank, Ithaca, Mich	50,000	91,710	97,101	105.88
National Bank of Jefferson, Tex	100,000	184,925	177,269	95.86
Merchants' National Bank, Jacksonville, Fla	100,000	264,096	214,447	81.20
First National Bank, Livingston, Mont	50,000	26,406	25,090	95.02
Livingston National Bank, Livingston, Mont	50,000	118,659	82,230	69.30
Union National Bank, Minneapolis, Minn	500,000	291,375	285,463	97.97
Bellingham Bay National Bank, New Whatcom, Wash.	60,000	125,613	68,649	54.65
Merchants' National Bank, Ocala, Fla	100,000	189,772	78,612	41.42
Yates County National Bank, Penn Yan, N. Y	50,000	183,314	80,859	44.11
First National Bank, Ravenna, Nebr	50,000	50,693	32,258	63.63
Second National Bank, Rockford, Ill	200,000	458,084	440,536	96.17
Merchants' National Bank, Seattle, Wash	200,000	471,677	346,542	73.47
Fifth National Bank, St. Louis, Mo	300,000	1,313,976	1,275,138	97.04
Washington National Bank, Tacoma, Wash	100,000	131,134	108,938	83.07
First National Bank, Watkins, N. Y	50,000	208,133	96,549	46.39
First National Bank, White Pigeon, Mich	50,000	57,740	58,376	101.10
Total	3,010,000	6,013,665	4,752,629	79.03

STATE, SAVINGS, PRIVATE BANKS, LOAN AND TRUST COMPANIES.

The law requires the Comptroller of the Currency to incorporate in his report to Congress information relating to the condition of banks and banking institutions incorporated under State authority, statistics to be obtained from reports made to the legislatures or officers of the different States and Territories, or from such other authentic sources as may be available. While under the internal-revenue law

returns are required to be made of the average amount of capital and surplus of incorporated and private banks, there is nothing contained therein indicating the number of each class. From a careful examination of the returns, however, in connection with lists of banks published in bankers' directories, it would appear that there are in operation 5,204 commercial banks organized under State authority, 403 loan and trust companies, 1,007 savings banks, including 660 mutual savings institutions, and approximately 4,000 private banks. Statements showing the resources and liabilities of commercial banks, classed as State banks, have been received from the banking departments in all the States except Delaware, South Carolina, Alabama, Arkansas, Oregon, Idaho, and Nevada, and directly from banks located in the States named, to the total number of 4,970. In official returns from Kentucky, North and South Dakota, Nebraska, Kansas, Utah, and Arizona, with respect to incorporated banks are included private banks and bankers.

Appended to the abstract of reports of banks of this character are statistics relating to 7 incorporated banks and branches in the Philippines, 3 in Hawaii, and 3 in Porto Rico. The aggregate capital of all reporting banks of this class is $255,052,073; surplus and undivided profits $103,578,871 and $44,146,547, respectively; deposits, $1,610,502,246, and total liabilities $2,160,976,280. Loans and discounts amount to $1,183,901,443, of which $67,755,400 are reported as being secured by real estate; $36,305,722 by collateral other than real estate. Overdrafts are reported amounting to $10,526,465. The investments of these banks in bonds, stocks, and other securities are as follows: United States bonds, $4,687,837; State, county, and municipal bonds, $5,831,686; railroad bonds and stock, $2,376,579; bank stocks, $130,422; all other stocks, bonds, and securities, $228,445,686; cash held in bank, $174,855,265.

Reports of condition were received from 334 loan and trust companies with aggregate capital of $137,361,704, deposits of $1,271,081,174, and total liabilities of $1,614,981,605. Of the loans and discounts $59,579,122 were made on real estate security, $607,868,759 on other collateral, and $272,321,010 not classified as to character of security. These corporations held in United States bonds $2,099,021; State, county, and municipal bonds, $10,428,652; railroad bonds and stocks, $21,980,385; bank stocks, $3,236,661; all other stocks, bonds, and securities, $358,478,135; cash on hand, $24,810,203.

Statements relating to the condition of private banks and bankers to the number of 917, exclusive of those included in abstracts of State bank reports, were received. The reported capital was $19,306,375; deposits, $118,621,903, and total liabilities, $149,104,346. The loans of these banks, including overdrafts, amounted to $90,223,166; investments in stocks, bonds, and other securities, $11,933,529, and cash on hand, $7,350,947.

SAVINGS BANKS.

Savings banks reports are divided into two classes, first, mutual institutions, i. e., those without capital stock, operated by trustees for the sole benefit of depositors, to whom returns are made of the net profits or interest paid at fixed rates, as determined by statutes or regulations; second, those with capital stock, the shareholders participating with depositors in the net earnings. With the exception of 22 insti-

tutions, mutual savings banks are located in the New England and Eastern States, the exceptions being as follows: West Virginia, 1; Ohio, 4; Indiana, 5; Wisconsin, 1; Minnesota, 11. The total number of reporting institutions of this character was 660, with aggregate resources of $2,467,078,729. The surplus and undivided profits amounted to $176,591,280 and $28,646,556, respectively. Their deposits aggregated $2,260,273,524, an increase since June, 1900, of $125,802,394. These deposits stand to the credit of 5,612,434 depositors, whose average account is shown to amount to $402.73. New York leads in amount of deposits and number of depositors, namely, $987,621,809 and 2,129,790, respectively, the average deposit account being $463.72. Massachusetts is second, with deposits of $540,403,687 and depositors of 1,535,009, the average account being $352.05. The reports show loans not classified amounting to $150,965,415; loans secured by real estate, $860,787,459; loans on other collateral, $35,248,618. These banks held in United States bonds $81,740,427; State, county, and municipal bonds, $473,633,327; railroad bonds and stocks, $306,454,296; bank stocks, $36,224,501; other stocks, bonds, and securities, $314,541,522; cash in bank to the amount of $26,043,168 and on deposit with other banks and bankers, $102,193,427.

Stock savings institutions to the number of 347 reported, which includes 4 in the District of Columbia, 13 in North Carolina, 11 in South Carolina, 7 in Tennessee, 256 in Iowa, and 56 in California. The capital of these banks is shown to be $18,681,405; savings deposits, $256,569,769, and deposits subject to check, $1,756,243; the aggregate liabilities being $289,426,374. The investments in loans and discounts aggregated $172,225,940, and in stocks, bonds, and other securities $73,403,298.

Consolidating the returns from the 1,007 mutual and stock savings banks, aggregate resources are shown of $2,756,505,103; savings deposits, $2,516,843,293; deposits subject to check, $1,756,343; number of depositors, 6,099,808, and average deposit account $412.61.

Hereinafter is presented a comparative statement for the past two years relative to the number of depositors, aggregate deposits, and average deposit account in savings banks in each State and geographical division. The returns from the State of Illinois include deposits in savings departments of commercial banks, shown separately by the reports obtained from the auditor of public accounts, resources and liabilities of such institutions, however, being included with the abstract of State bank reports only. The aggregate deposits of these institutions for the current year are shown to amount to $2,597,094,580, number of depositors 6,358,723, and average deposit account $408.30. Compared with the prior year, there is shown to have been an increase in deposits of $147,546,695, in number of depositors of 251,640, and in average deposit of $7.20. In all of the Eastern States and New England States, with the exception of Rhode Island, there is shown to have been an increase during the year in the volume of deposits. In the former division, deposits have increased from $1,148,691,356 to $1,232,325,780, the number of depositors from 2,791,708 to 2,902,168, and the average deposit from $411.02 to $424.62. In the New England States deposits in savings banks aggregated $963,386,503, against $939,790,300 in 1900. There was also an increase in number of depositors from 2,464,377 to 2,538,451, but the average deposit account has fallen from $381.35 to $379.52.

Deposits in savings banks in the Middle States have increased from $185,806,444 to $218,659,364, the number of depositors from 544,811 to 634,864, and the average account from $341.05 to $344.42. The fact that reports were received from but 31 banks in the Southern States, against 37 in 1900, presumably accounts for the apparent decline in volume of deposits from $14,840,199 to $11,964,842. This is the only geographical division in which there is not shown an increase in savings deposits over the prior year. Reports from banks in the Pacific States and Territories were confined to California and Utah for the year 1900 and to California for the current year. Notwithstanding this fact, deposits in banks in this division have increased from $160,419,586 to $170,758,091.

Statistics hereinbefore referred to are given in detail in the following table:

NUMBER OF SAVINGS DEPOSITORS, AGGREGATE SAVINGS DEPOSITS, AND AVERAGE AMOUNT DUE TO DEPOSITORS IN SAVINGS BANKS IN EACH STATE IN 1899–1900 AND 1900–1901.

States, etc.	1899–1900.			1900–1901.		
	Number of depositors.	Amount of deposits.	Average to each depositor.	Number of depositors.	Amount of deposits.	Average to each depositor
Maine	183,103	$66,132,677	$361.18	196,583	$69,533,058	$353.71
New Hampshire	136,544	53,896,711	394.72	134,482	57,128,616	424.80
Vermont	118,354	38,290,394	323.52	123,151	40,209,059	326.50
Massachusetts	a1,491,143	533,845,790	358.01	1,535,009	540,403,687	352.05
Rhode Island	142,096	73,489,533	517.18	138,884	72,330,141	520.80
Connecticut	393,137	174,135,195	442.91	410,342	183,781,942	447.88
Total New England States	2,464,377	939,790,300	381.35	2,538,451	963,386,503	379.52
New York	2,036,016	922,081,596	452.89	2,129,790	987,621,809	463.72
New Jersey	a202,682	57,886,922	285.60	211,278	63,361,489	299.90
Pennsylvania	a361,220	105,416,854	291.84	b356,418	113,748,461	319.14
Delaware	20,300	5,027,395	247.65	23,307	5,511,495	236.47
Maryland	171,130	57,857,276	338.09	175,740	61,250,691	348.53
District of Columbia	3,360	421,313	125.39	5,635	831,832	147.62
Total Eastern States	2,794,708	1,148,691,356	411.02	2,902,168	1,232,325,780	424.62
West Virginia	12,369	1,926,407	155.74	4,728	563,264	119.13
North Carolina	a8,550	1,717,158	200.84	12,171	2,096,453	172.25
South Carolina	a25,150	5,086,451	202.24	23,164	5,785,792	249.78
Florida	877	225,395	257.01	.....	.....	.....
Louisiana	10,518	3,284,892	312.31	.....	.....	.....
Texas	2,980	584,424	196.12	.....	.....	.....
Tennessee	19,687	2,015,472	102.37	19,823	3,519,333	177.54
Total Southern States	80,131	14,840,199	185.20	59,886	11,964,842	199.79
Ohio	a99,592	44,535,975	447.18	90,803	43,672,493	480.96
Indiana	21,091	5,650,961	267.93	22,354	6,561,464	293.53
Illinois	b208,992	c64,777,036	309.95	b258,916	c80,251,287	309.95
Wisconsin	2,945	568,187	192.93	3,385	634,236	187.37
Minnesota	51,118	12,066,170	234.67	56,179	13,961,616	248.52
Iowa	b160,773	58,208,115	362.05	b203,227	73,578,268	362.05
Total Middle States	544,811	185,806,444	341.05	634,864	218,659,364	344.42
California	b216,534	158,167,462	730.45	b223,354	170,758,091	764.52
Utah	6,522	2,252,124	345.31	.....	.....	.....
Total Pacific States	223,056	160,419,586	719.19	223,354	170,758,091	764.52
Total United States	6,107,083	2,449,547,885	401.10	6,358,723	2,597,094,580	408.30

a Partially estimated.
b Estimated,
c Savings deposits in State institutions having savings departments—abstract of reports included with State banks.

There is given in the appendix a table relating to the number of savings banks, depositors therein, aggregate and average deposit account in savings banks of the United States in the years 1820, 1825, 1830, 1835, 1840, 1845 to 1901, inclusive, to which is appended a column showing the average per capita credit in institutions of this character based on Federal census returns from 1820 to 1900, and the average for the years 1891 to 1899 and 1901, based on the population of the country as estimated by the Government actuary. From 1873, the date on which, by Congressional resolution, the Comptroller was required to incorporate in his reports information relating to State banking institutions, there is shown to have been a constant increase of deposits in savings banks with the exception of the year 1894, the deposits on that date amounting to $1,747,961,280, a reduction from $1,785,159,957 in the prior year. In 1895, however, the volume of deposits had increased to an amount greater than ever before reported.

In the following table is shown the rates of interest paid to depositors in savings banks for the current year, including banks in three States relative to which no information was received later than 1900. By comparison with similar returns for last year a slight reduction in rates will be observed.

AVERAGE RATE OF INTEREST PAID DEPOSITORS IN SAVINGS BANKS.

State.	Rate.	State.	Rate.
	Per cent.		*Per cent.*
Maine *a*	3.32	Maryland *c*	3.11
New Hampshire *a*	3 to 3.50	West Virginia: *a*	
Vermont: *a*		1 paid	4
3 paid	4	North Carolina: *a*	
24 paid	3.50	8 paid	1
1 paid	3.25	3 paid	3
12 paid	3	South Carolina *c*	3.75
Massachusetts *b*	3.81	Ohio: *a*	
Rhode Island *a*	3.82	2 paid	4
Connecticut *a*	3.80	1 paid	3.50
New York *a*	3.30	1 paid	3
New Jersey *a*	3	Indiana *a*	2
Pennsylvania: *b*		Minnesota *b*	3+
1 paid	3.75	Wisconsin: *a*	
1 paid	3.50	1 paid	3.50
7 paid	3		
Delaware *c*	1		
District of Columbia:			
3 paid	3		
1 paid	2		

a Official. *b* 1900. *c* Unofficial.

Consolidating the returns from incorporated State, savings banks, trust companies, and private banks and bankers with returns from the 4,165 national banking associations reporting on July 15, 1901, there is shown a total of 11,406 reporting banks and banking institutions, with aggregate resources of $12,357,477,376, an increase from 10,382 banks with $10,785,824,444 resources in 1900. Capital stock is shown as amounting to $1,076,120,656; surplus and undivided profits, $955,606,096, and deposits, $8,554,467,366. The principal items of resources were as follows: Loans and discounts, $6,425,431,261; United States bonds, $540,601,259; other bonds, stocks, and securities, $2,280,595,298, and cash on hand, $807,516,075. Special efforts have been made to ascertain in detail information with respect to the amount and character of lawful money held by reporting banks, but, with the exception of returns from national banks, the information is not satis-

factory in view of the fact that other banking institutions to a large extent merely report the amount of cash on hand not classified. A summary of the returns is incorporated in the following table:

GOLD, ETC., HELD BY NATIONAL BANKS ON JULY 15, 1901, AND BY OTHER BANKS AND BANKERS ON OR ABOUT THE SAME DATE.

Classification.	National banks (4,165).	All other banks (7,241).	Total all banks (11,406).
Gold coin	$108,871,025	$78,753,247	$187,624,272
Gold Treasury certificates	108,490,040	.....	108,490,040
United States certificates for gold deposited	4,785,000	.....	4,785,000
Gold clearing-house certificates	85,465,000	.....	85,465,000
Silver dollars	9,399,355	20,695,905	30,095,260
Silver, fractional	7,601,102	.....	7,601,102
Silver Treasury certificates	51,259,021	.....	51,259,021
Legal tenders	164,929,624	*a* 76,044,402	240,974,026
National-bank notes	25,258,411	.....	25,258,411
Fractional currency	1,311,546	.....	1,311,546
Specie, not classified	.....	8,424,616	8,424,616
Cash, not classified	.....	56,227,781	56,227,781
Total	567,370,124	240,145,951	807,516,075

a Includes bank notes and coin certificates.

From the most reliable data at the command of the Department it is shown that the coin and paper circulation of the United States on on June 30, 1901, was $2,483,147,292, of which $1,734,861,774 was represented by coin, coin certificates, and bullion in the Treasury, and $748,285,518 United States and national-bank notes. On that date there was held in coin, bullion, and paper money in Treasury assets $307,760,015, leaving in circulation $2,175,387,277, the per capita based on the estimated population of the country on that date being $27.98. In 1860 the circulation per capita was $13.85; in 1870, $17.50; 1880, $19.41; 1890, $22.82; 1900, $26.94.

For purposes of comparison there is given herewith a table showing the principal items of resources and liabilities of banks other than national in the years 1896 to 1901, inclusive:

Items.	1896.	1897.	1898.	1899.	1900.	1901.
Loans	$2,279,515,283	$2,231,013,262	$2,480,874,360	$2,659,940,630	$3,013,449,827	$3,444,377,672
Bonds	1,210,827,389	1,248,150,146	1,304,890,322	1,527,595,160	1,723,830,351	1,935,625,964
Cash	169,198,601	193,094,029	194,913,450	210,884,047	220,667,109	240,145,951
Capital	400,831,399	380,090,778	370,073,788	368,746,648	403,192,214	430,401,557
Surplus and undivided profits	362,602,702	382,436,990	399,706,497	418,798,087	490,654,957	538,866,278
Deposits	3,276,710,916	3,324,254,807	3,664,797,296	4,246,500,852	4,780,893,692	5,518,804,859
Resources	4,200,124,955	4,258,677,065	4,631,328,357	5,196,177,381	5,841,658,820	6,681,567,334

In the following table are shown the principal items of resources and liabilities of national banks on July 15, 1901, of other banks and banking institutions on or about the same date, and consolidated returns from all reporting banks:

	4,165 national banks.	7,241 other banks.	11,406 banks.
Loans	$2,981,053,589	$3,444,377,672	$6,425,431,261
United States bonds	450,568,405	90,032,854	540,601,259
Other bonds	435,002,188	1,845,593,110	2,280,595,298
Cash	567,370,124	240,145,951	807,516,075
Capital	645,719,099	430,401,557	1,076,120,656
Surplus and profits	416,739,818	538,866,278	955,606,096
Deposits	3,035,662,507	5,518,804,859	8,554,467,366
Total resources	5,675,910,042	6,681,567,334	12,357,477,376

In addition to statistics relating to the condition of national banking associations from the inception of the system to October 31, 1901, there will be found in the appendix returns relating to the condition of joint stock and private banks of the United Kingdom, colonial and foreign banks with London offices, chartered banks of Canada, Australia, Japan, and banks in the island possessions of the United States.

SCHOOL SAVINGS BANKS.

The office has been placed in possession, by Mr. J. H. Thiry, of Long Island City, N. Y., of statistics relating to the operations of school savings banks in the United States, brought down to January 1, 1901.

The system was inaugurated sixteen years ago. At date of report there were in operation 3,588 banks (each class room where savings are collected by a teacher constituting a bank), in 732 school buildings, located in 99 cities in 18 different States. The number of pupils registered in these schools was 234,838, of which 63,567 were depositors. Funds have been collected to the amount of $876,229.65, of which $540,701.49 have been withdrawn, leaving on deposit to the credit of the pupils $335,528.16. During the year 1900 the system was extended to 21 additional cities, but was discontinued in 16, and in that year deposits were made to the amount of $94,110.99, of which $93,735.70 was withdrawn.

BUILDING AND LOAN ASSOCIATIONS.

In the Comptroller's last annual report to Congress there was exhibited the number of building and loan associations in the United States, together with the number of members and aggregate assets in June, 1900, as shown by the reports presented to the United States League of Local Building and Loan Associations at the meeting held in Indianapolis in July. The last annual convention of the league was held on February 15 and 16, 1901, at New Orleans, La. A copy of the proceedings has been furnished through the courtesy of Mr. D. Eldredge, of Boston, one of the ex-presidents of the league, from which the accompanying statistics have been obtained.

In July, 1900, there were in operation 5,485 associations, with membership of 1,512,685, and total assets of $581,866,170. The returns for the current year relate to the same number of associations as reported in 1900, but the membership and assets have decreased to 1,496,294 and $575,518,212, respectively.

Herewith is presented an abstract for 1900–1901.

BUILDING AND LOAN ASSOCIATIONS.

State.	Number of associations.	Total membership.	Total assets.	Increase in assets.	Decrease in assets.
Pennsylvania	1,200	285,000	$113,000,000	$879,564	
Ohio	770	291,000	103,500,000	1,100,301	
Illinois	572	85,000	47,896,148		$6,208,454
New Jersey	360	97,115	47,561,890	1,461,890	
New York	300	90,000	38,000,000	746,275	
Indiana	408	103,812	29,637,826		1,797,761
Massachusetts	126	71,965	27,722,136	977,489	
California	148	37,456	18,935,883		1,349,571
Missouri	171	33,000	11,448,394		2,387,423
Michigan	66	32,677	10,118,876		40,686
Iowa	70	20,000	5,500,000		223,799
Connecticut	15	13,000	3,850,000	75,474	
Nebraska	60	15,000	3,697,356	354,575	
Wisconsin	48	13,000	3,490,469		92,153
Maine	33	8,064	2,862,178		113,538
Kansas	40	10,000	2,700,000		180,764
Tennessee	23	4,339	2,665,631		208,466
Minnesota	40	6,000	2,600,000		248,179
New Hampshire	16	4,800	1,830,162		91,765
North Dakota	6	1,966	393,263	29,133	
Other States	1,010	273,100	98,108,000	970,200	
Total	5,485	1,496,294	575,518,212	6,594,901	12,942,859
Net decrease					6,347,958

In the United Kingdom at the close of 1899, as shown by the 1901 Statistical Abstract for the United Kingdom, there were in operation in the British Isles 2,325 building societies, with the following liabilities: On shares, £31,645,414; on other deposits, £11,748,216; on unappropriated profits, £2,358,621.

STATE AND PRIVATE BANK FAILURES.

Through the courtesy of Mr. Frank Greene, managing editor of Bradstreet's, the Comptroller has been placed in possession of information relative to the number, assets, and liabilities of incorporated and private banks which failed during the year ended June 30, 1901.

The failures during the year numbered 56, and the assets and liabilities of the concerns were $6,373,372 and $13,334,629, respectively. Included in the number of failures are 41 private banks, with assets of $3,925,372 and liabilities of $10,250,629.

There were but 8 failures of commercial banks, the assets and liabilities of which were $1,003,000 and $1,440,000.

The report shows the failure of 3 savings banks, with assets of $450,000 and liabilities of $531,000. Four loan companies are shown to have failed, having assets of $995,000 and liabilities of $1,113,000. By comparison with the returns of the year ended June 30, 1900, there is shown to be an increase in the number of failures and total liabilities. The failures in 1900 were 32, the assets and liabilities of the banks being $7,675,792 and $11,421,028, respectively.

No information, official or otherwise, is at command relative to the progress toward and final result of liquidation of insolvent State and private banks. Generally receivers of insolvent State and private banks are appointed by, and report to, the courts, and there is no public official in each State charged with the compilation and publication of returns of this character on the lines followed by the Comptroller of the Currency with respect to insolvent national banks.

In 1896 a list of banks which failed in each State, from 1863 to June 30, 1896, was secured, through the same source from which the fore-

going statistics were obtained, a copy of which was furnished to each national-bank examiner, with directions to communicate in person, or otherwise, with court officers, receivers, and assignees, with a view to ascertaining the results of final liquidation. Reports, more or less complete, were obtained relative to the liquidation of 1,234 banks and bankers failing during the period covered by the inquiry. Capital involved aggregated $53,632,259, nominal assets, $214,312,190, and liabilities to creditors, $220,629,988. On claims proved, dividends were paid to the amount of $100,088,726, or 45.4 per cent. Statistics compiled in this office and published in the Comptroller's annual reports to Congress show the condition of each insolvent bank trust, closed and active, and in addition thereto a table relating exclusively to trusts finally closed.

From April 14, 1865, the date of the first national bank failure, to October 31, 1901, the affairs of 290 of the 404 insolvent national banks have been closed and receivers discharged. The aggregate capital of these banks at date of failure was $43,595,920; claims proved, $83,599,846, on which dividends were paid to the amount of $62,054,595, or 74.23 per cent. Including "offsets allowed and loans paid" creditors received about 80 per cent on their claims. Of the collections by receivers 88 per cent was derived from the assets and 12 per cent from assessment on shareholders.

BANKS AND BANKING IN HAWAII.

Information relating to banks and banking institutions in Hawaii has been secured from two sources—first, from statements transmitted directly to the office by a number of banks and banking companies doing business in the Territory, and, second, from returns obtained by Mr. A. R. Serven, representing this office in an official capacity at Hawaii, while on a visit to the islands during the past season. Reports from both sources show the existence of banks with banking capital as follows: Bank of Hawaii, capital $600,000, surplus and undivided profits $204,000, deposits $1,250,000; First American Savings and Trust Company of Hawaii, capital $250,000, deposits about $200,000; First National Bank of Hawaii, capital $500,000; surplus and undivided profits, $44,995; deposits, $741,266; Claus Spreckels & Co., capital $500,000, deposits $869,706; Bishop & Co., capital $800,000; Hawaii Trust and Investment Company. All of these banks and banking firms are located at Honolulu. There is also in operation at this point branches of the Yokohama Specie Bank and the Kei Hin Bank, Limited, of Tokyo. In addition to transacting general banking business, selling exchange, etc., the banks generally allow interest on deposits.

At Hilo, the second town of importance in the islands, there is in operation the First Bank of Hilo, with capital of $200,000 and deposits of $100,000. At Wailuku there has recently been organized the First National Bank of Wailuku, with capital of $25,000.

Several of the more important plantation agents have banking departments in connection with their other branches of business and aid the planters very materially by advancing funds for the production and marketing of crops. The demand for money is apparently steady, as the moving of the large sugar crop, which is practically the only crop, is in progress the entire twelve months.

The deposits in all of the banks are approximately $3,500,000, while the actual cash in circulation, including Hawaiian silver coinage amounting to $1,000,000, will probably not exceed $2,000,000. The Hawaiian silver coinage was minted at San Francisco in 1883 and 1884, during the reign of Kalakaua. These coins, in denominations of dollars, halves, quarters, and dimes, have the same intrinsic value as United States silver.

During the past three or four years new enterprises, capitalized at about $75,000,000, have been launched without sufficient money in circulation to properly float them; consequently at the present time there is a great demand for more capital, and loans can be readily made at 7, 8, and 9 per cent interest on what are considered gilt-edged securities, that is, stocks, etc., of the sugar industries.

Section 6 of the act of Congress approved May 30, 1900, entitled "An act to provide a government for the Territory of Hawaii," provides "that the laws of Hawaii, not inconsistent with the laws of the United States or the provisions of this act, shall continue in force, subject to repeal or amendment by the legislature of Hawaii or the Congress of the United States," and section 55 of the act provides, among other things, that the legislature "may by general act permit persons to associate themselves together as bodies corporate for * * * conducting the business of insurance, savings banks, banks of discount and deposit (but not of issue), loan, trust, and gnaranty associations."

The laws of Hawaii not repealed and relating to banking are reproduced in the appendix to this report.

PORTO RICO.

No national bank has been organized in the island of Porto Rico, notwithstanding the fact that the Attorney-General, in an opinion rendered June 2, 1900, held that the following provision of the act approved April 12, which took effect May 1, 1900, was broad enough to authorize the organization of national banks in Porto Rico: "That the statutory laws of the United States not locally inapplicable, except as hereinbefore or hereafter otherwise provided, shall have the same force and effect in Porto Rico as in the United States except the internal-revenue laws, which in view of the provisions of section 3 shall not have force and effect in Porto Rico."

The only bank of issue in the island is the Spanish Bank of Porto Rico, chartered by royal decree on May 5, 1888, the chartered rights of which were recognized in the Paris treaty and in joint resolution adopted by Congress on June 6, 1900. The authorized capital stock of this bank is $900,000, and the aggregate resources on June 29, 1901, were $1,833,416. There is also in operation in the island the American Colonial Bank of Porto Rico, a corporation chartered under the laws of the State of West Virginia, and which has been designated by the Secretary of the Treasury as the depository in the islands for United States funds. This bank has capital of $400,000, and its aggregate resources, including United States bonds on deposit to secure public deposits, amount to $1,349,888. Through the courtesy of the officers of the Crédito y Ahorro Ponceño the office has been placed in possession of a statement of condition of the bank on June 30, 1901. This bank has a capital of $120,000 and aggregate resources of $630,738. An abstract of these reports will also be found in the appendix.

THE PHILIPPINES.

The bulk of the banking business in the Philippine Islands is transacted through the instrumentality of the Hongkong and Shanghai Banking Corporation, The Chartered Bank of India, Australia, and China, and the Spanish Filipino Bank. The first-named corporation has agencies at Manila and Iloilo, The Chartered Bank of India, etc., at Manila and Cebu, the main office of the Spanish Filipino Bank being at Manila, with agency at Iloilo. There is also in operation at Manila a savings institution and public pawn shop entitled "Monte de Piedad." This institution, as stated by Mr. Edward W. Harden, special commissioner of the United States, is operating under a charter issued by the Spanish Government, and is practically under control of the church. Savings deposits are received in sums from 50 cents to $25, and interest allowed at the rate of 4 per cent, which is compounded annually. In the pawn department loans are made on precious metals, jewelry, clothing, etc., at 6 per cent per annum. The report of condition of this institution, of date June 30, 1901, shows the capital stock as amounting to $243,978.92; savings deposits, $699,099.12, and total liabilities, $1,156,718.38. The loans on bonds, stocks, and certificates of deposit aggregated $141,275 and on pledges $647,593. The Comptroller is indebted to Hon. Frank A. Branagan, treasurer of the Philippine Archipelago, for reports of condition and of examinations made under his supervision for the quarter ended June 30, 1901, an abstract of which is incorporated with reports from banks other than national, and will be found in the appendix.

SAVINGS BANKS OF THE WORLD.

In the May, 1901, number of the Bulletin de Statistique appear tables compiled by M. Guillaume Fatio, relating to savings banks of 22 of the principal countries of the world. The tables show the number of depositors in savings banks in each country, total deposits in francs, average deposit account, average deposit per inhabitant, and in a few countries rates of interest paid to depositors. Deposits are shown to aggregate $8,908,340,000 (44,541,700,000 francs), and the number of depositors to be 63,070,000. The average deposit account is 706.23 francs ($141.24), and the average deposit per inhabitant 8.9 francs ($1.78). The rates of interest vary from 2 per cent in Belgium and 2½ per cent in Great Britain and France to 5 per cent in Germany and 6 per cent in Sweden. The average rate, however, is shown to be approximately 3 per cent. In number of depositors, Germany leads with 13,500,000, followed by France with 9,665,000; Great Britain, 8,767,000; United States, 5,688,000; Italy, 4,976,000; Japan, 3,001,000; Belgium, 2,753,000; Russia in Europe, 2,160,000. In Greece the depositors in savings banks number but 5,000, in Servia 11,000, in Bulgaria 41,000. In other countries the number ranges from 113,000 (in Roumania) to 1,664,000 (in Sweden).

In volume of deposits the United States, as for years past, stands at the head with 11,553,300,000 francs ($2,310,660,000). The country with the next largest amount of savings deposits is Germany with $1,900,000,000. Austria-Hungary follows with $1,201,240,000. The savings deposits in the Banks of France and the United Kingdom are $854,220,000 and $829,020,000, respectively. The only other countries

with savings deposits of $200,000,000 or over are Russia, Belgium, and Switzerland.

The average amount to the credit of depositors in savings banks is greatest in the United States, namely, $406.23. The average in Canada is $340.24; in Austria-Hungary, $221.59; Denmark, $168.80; in Switzerland and Australia, $153.84 and $153.30, respectively; Servia and Greece, $150.64 and $150.32, respectively; Spain, $142.13; Norway, $124.96, and Russia, $100.84. In no other country does the average deposit exceed $100.

The greatest average deposit per inhabitant is shown in Denmark, the amount being $77.88. In Switzerland the average is $65.06; Germany, $37.64; Norway, $37.16; Australia, $36.60; Belgium, $31.76; United States, $31.22; Austria-Hungary, $27.08; Sweden, $25.36; France, $22.18; Great Britain, $20.62.

A table is also given showing the number of persons to each 100 inhabitants who are depositors in savings institutions. The proportion of depositors to population is the greatest in Denmark, namely, 46.12 per 100; in Switzerland the number is 42.29; Belgium, 41.80; Sweden, 33.50; Norway, 29.74; Germany, 25.82; France, 25.10; Australia, 23.90; Great Britain, 21.81; Holland, 18.49; Italy, 15.80; Austria-Hungary, 12.22. The proportion in other countries ranges from a maximum of 7.68 in the United States to a minimum of 0.22 in Greece.

Included in the statistics referred to appears a classification of deposit accounts in the savings banks of France and Belgium. In the former country 7,471,000, or 70.93 per cent of depositors, are credited with 14.7 per cent of the deposits, no account exceeding $100, the average being $17.06. Depositors having to their credit over $100, and not over $300, number 1,983,000, with an average deposit of $181.27, the amount credited to this class being 41.4 per cent of the total. Accounts exceeding $300, the average being $352.64, number 1,079,000. This class of depositors, while representing only 10.2 per cent in number, is credited with 43.9 per cent of the total deposits.

The depositors in the Belgium savings banks number 1,642,778, of which 1,431,122 have an individual credit of $200 or less, the average account being $24.63. This class represents 87.1 per cent of the total number and holds 28.9 per cent of the aggregate deposits. Depositors with a credit of $200 to $600 number 192,714, or 11.7 per cent, the average account being $369.04. The depositors in this class are credited with 58.5 per cent of the aggregate. The third classification represents depositors with a credit account of over $600, the number being 18,492, average account $808.28, per cent of depositors 1.2, and percentage of deposits to the aggregate 12.6.

In the October issue of the London Bankers' Magazine appears an article relating to the operations of the post-office department of the United Kingdom which is of special interest, as particular reference is made to the operations of the postal-savings bank. It is stated that "the post-office, by transmission of letters and telegrams, assists banks, as it does any other business of the country, but it also competes with them. It does this in two different directions, in the work of transmission of money and through the operations of the post-office savings bank. It is able to compete in the transmission of money through the fact that it has not to pay any stamp duty on the drafts that it issues. It is able to compete, and successfully, in the business which the sav-

ings banks undertake, because it allows a rate of interest frequently higher than bankers can afford or than it receives itself from the investments in which its deposits are placed. It is able to do this because it keeps no reserve whatever against the losses which even a business which deals in nothing but Government securities must inevitably incur, and because it keeps no specie reserve whatever against any period of emergency. It is thus able to save expenses which other banks have to meet, and when it makes a loss it applies to Parliament to make up the deficiency."

The following statistics relating to the post-office savings bank appear in the article referred to. The number of savings bank accounts at the close of the year 1896 was 6,862,035, and had increased at the close of 1900 to 8,439,983. During the same period the deposits had increased, in round numbers, from £108,000,000 to £135,000,000. During 1899 deposits to the amount of £1,770,170 were invested in consols at 107¼. In 1900 the investments aggregated £2,830,513 at 99⅝.

Subsequent to the compilation of the foregoing returns there was received a copy of the Statistical Abstract for the United Kingdom, in which appear statistics relative to post-office and trustee savings banks of that country brought down to the close of the report year, ended November 20, 1900. The abstract shows that during that year deposits were made in the post-office savings banks to the amount of £43,662,412 and withdrawals to the amount of £38,231,372, leaving the balance to the credit of depositors £135,549,645. The number of open accounts at the close of the year was 8,439,983. Depositors in trustee savings banks were credited during the year with deposits to the amount of £12,247,672, and charged with withdrawals to the extent of £13,448,957. The credit balance at the close of the year was £51,455,917. The number of accounts is shown to be 1,625,023. Consolidating the returns from both classes of institutions, it appears that the aggregate amount due on the 10,065,006 accounts was £187,005,562.

This method of employing the deposits made in the savings banks in Government securities is stated to have many disadvantages: "When these securities are low, the thrifty man who saves prefers to invest himself in the funds, or in some other way which will give him a better return for his money than he can obtain in the savings bank. When the funds are high, and the return from investment in them is low, he puts his money in the savings bank, leaving the post-office to bear the brunt of the risk of loss through an investment made when the funds are abnormally high. Under these circumstances, it is no matter for wonder that the balance sheet of the post-office savings bank shows an excess of liabilities over assets of more than £2,000,000."

Prior to 1893, the amount receivable from any one depositor in one year was limited to £30. In that year the annual limit was raised to £50. Between December 31, 1893, and December 31, 1895, the volume of deposits increased to the extent of about £28,500,000, and at the close of the calendar year 1896 the earnings, owing to the increase in the annual deposit limit, and also to the high price of consols, in which deposits to a large extent were invested, showed a deficiency, a condition which appears to have continued. On this subject a correspondent of the London Economist says:

"These institutions (postal savings banks), it has to be remembered, were established for the safe custody and increase solely of the small

savings of the industrial classes, but it has long been manifest that they are being utilized by classes of the community who have no claim to the special advantages which they afford to depositors."

At the close of 1895, 90 per cent of the depositors in these savings banks were credited with only about one-third of the total deposits, the average being approximately $30. In this connection the same correspondent stated that the increase in the aggregate was mainly through the deposits of "people who are presumably capable of taking care of their money without the parental assistance of the Government, and have no claim to have their banking accounts conducted for them at a loss to the public."

The most important of the tables compiled by M. Fatio is herewith reproduced.

NUMBER OF DEPOSITORS, AMOUNT OF DEPOSITS (IN MILLIONS OF FRANCS), AVERAGE DEPOSIT ACCOUNT, AVERAGE DEPOSIT PER INHABITANT, AND RATES OF INTEREST ON DEPOSITS PAID BY SAVINGS BANKS OF THE WORLD, YEAR ENDED DECEMBER 31, 1899.

[Bulletin de Statistique, May, 1901.]

Country.	Number of depositors.	Total deposits.	Average deposit account.	Average deposit per inhabitant.	Rate of interest.
		Francs.	*Francs.*	*Francs.*	*Per cent.*
Russia (in Europe)	2,160,000	1,089	504.20	10.25	.....
United States	5,688,000	11,553.3	2,031.15	156.10	.....
Germany	13,500,000	9,500	710.80	188.20	4 to 5
Japan	3,001,000	266.5	88.80	5.95	.....
Austro-Hungary	5,421,000	6,006.2	1,107.95	135.40	.....
Great Britain	8,767,000	4,145.1	470.55	103.10	2.5
France	9,665,000	4,271.1	441.90	110.90	2.5 to 3
Italy	4,976,000	2,146.4	431.35	68.20	.....
Spain	212,000	151.3	713.65	8.75	.....
Belgium	2,753,000	1,046	380.00	158.80	2 to 3
Roumania	113,000	31.6	279.75	5.80	.....
Canada	176,000	299.1	1,701.20	56.55	.....
Holland	925,000	271.1	293.00	54.15	.....
Sweden	1,664,000	629.4	378.20	126.80	3 to 6
Portugal	(*a*)	62.1	(*a*)	12.70	.....
Australia	1,013,000	775.7	766.50	183.00	.....
Switzerland	1,300,000	1,000	769.20	325.30	3.5
Bulgaria	41,000	3.6	86.80	1.45	.....
Greece	5,000	3.8	751.60	1.55	.....
Servia	11,000	8.3	753.20	3.50	.....
Denmark	1,063,000	897.2	841.00	389.10	3 to 4
Norway	616,000	384.3	624.80	185.80	3.5
Total and averages	63,070,000	44,541.7	706.23	8.90	.....

a No information.

PRINCIPAL FOREIGN BANKS OF ISSUE.

A table is herewith reproduced from the Bulletin de Statistique, relating to the amount of specie, circulation, and deposits of the principal foreign banks of issue at the close of the first quarter of 1901. The total holdings of specie amount, in round numbers, to $2,341,100,000, of which $1,518,500,000, or approximately 65 per cent, represents gold. The circulating notes of the banks amount to $3,113,100,000, and deposits, including accounts current, to $1,289,200,000. Taking into consideration all the banks, the specie holdings amount to 75 per cent of the circulation and to 53 per cent of circulation and deposits combined. The table does not show the amount of liabilities to depositors and on accounts current of the banks of Scotland and Ireland. Information relating thereto, however, has been

obtained from another source, and with the addition of these liabilities to the aggregate reported, it would appear that the specie held amounts to an average of 45 per cent of liabilities of the character indicated. The only banks in the list which hold specie to a greater amount than their outstanding note issues are the Bank of England and the Imperial Bank of Russia. The specie held by the Bank of France amounts to 90+ per cent of the note issue, the percentage held by the Bank of Austro-Hungary being 87—, and that by the Imperial Bank of Germany 65.2. The Bank of France holds the largest amount of gold, followed in the order named by the Imperial Bank of Russia, the Bank of Austro-Hungary, and the Bank of England. The total holdings of gold of these four banks are over 83 per cent of the total holdings of gold of the banks in the list.

SPECIE, CIRCULATION, ETC., IN MILLIONS OF FRANCS, OF THE PRINCIPAL FOREIGN BANKS OF ISSUE AT THE CLOSE OF THE FIRST QUARTER, 1901.

[Bulletin de Statistique, July, 1901.]

Banks.	Gold.	Silver.	Total specie.	Circulation.	Deposits and accounts current.	Minimum rate of discount.
Imperial Bank of Germany	.....	.....	1,120.8	1,718.7	756.6	3½
Banks of issue of Germany	.....	.....	93.2	225.5	136.9	.....
Bank of Austria-Hungary	977.3	280.4	1,257.7	1,449.4	73.2	4
National Bank of Belgium	.....	.....	109.9	581.3	57.7	3
National Bank of Bulgaria	.....	.....	15.8	21	75.4	8
National Bank of Denmark	95.8	.....	95.8	111.7	4.6	5½
Bank of Spain	350.1	426.8	776.9	1,605.6	727.4	3½
Bank of Finland	20.7	2.7	23.4	62.3	21.7	.....
Bank of France	2,464	1,120.6	3,584.6	3,955.8	645.3	3
National Bank of Greece	.....	.....	1.9	139.2	65.3	5½
Bank of Italy	291	57.8	348.8	781	208.1	5
Bank of Naples	68.3	13.2	81.5	251.1	60.1	5
Bank of Sicily	35.3	1.8	37.1	62.5	33.3	5
Bank of Norway	42.3	.....	42.3	85.2	11.6	6
Bank of Netherlands	154.5	144.5	299	472	5.5	3
Bank of Portugal	27.3	45.6	72.2	378.8	15.4	5½
National Bank of Roumania	37.4	5.9	43.3	122.3	11.2	7
Bank of England	960.4	.....	960.4	749.7	1,022.2	3
Banks of Scotland	.....	.....	157.9	197	.....	.....
Banks of Ireland	.....	.....	87.3	180	.....	.....
Imperial Bank of Russia	1,891.2	202.7	2,093.9	1,458.7	317.6	5
National Bank of Servia	5.3	9.3	14.6	32.9	2.4	6
Royal Bank of Sweden	56.8	7.4	64.2	89.1	51.1	5½
Private banks of Sweden	13.3	13	26.3	106.2	816.9	.....
Banks of Switzerland	101.6	12.1	113.7	212	1,118.1	4
Imperial Ottoman Bank	.....	.....	65.7	23.9	181.4	.....
Bank of Japan	.....	.....	161.9	459.8	24.1	.....
Total	7,592.6	2,343.8	11,705.8	15,565.7	6,446.1	.....

BANKING POWER OF THE WORLD.

The late M. G. Mulhall, in his Dictionary of Statistics, edition of 1898, stated the banking power of the world in 1890 as amounting to approximately £3,197,000,000. This banking power, as expressed by that statistician, consists of the capital, surplus, and undivided profits, issues and deposits of banks. The banking power of the United Kingdom, which amounted in 1890 to £910,000,000, has increased to £1,199,000,000, as shown by reports of the incorporated and private banks on or about the close of the year ended June 30, 1901, and of the post-office and trustee savings banks of the Kingdom at the close of the year 1900. This indicates an increase during that period of

£289,000,000, or 31 per cent. It was assumed, in calculating the banking power of Continental Europe and other foreign countries, that the same proportion of increase occurred therein as in the United Kingdom. The banking power of the United States has been augmented since 1890 by £1,249,000,000, an increase of 121 per cent. Aggregating the banking power of the United Kingdom and the United States with the estimated power of Continental Europe and other countries, an increase since 1890 is shown of £1,926,000,000, or 60 per cent. In other words, the world's banking power increased from £3,197,000,000 in 1890 to £5,123,000,000 in 1901. The table hereinbefore referred to is as follows:

Countries.	Year.		Increase.	
	1890.	1901.	Amount.	Per cent.
	Millions.	*Millions.*	*Millions.*	
United Kingdom	£910	£1,199	£289	31
Continental Europe	1,037	1,357	320	31
Australia, Canada, Cape Colony, Argentina, Uruguay	220	288	68	31
United States	1,030	2,279	1,249	121
Total	3,197	5,123	1,926	60

The composition of the banking power of the United States, as shown by the returns from each class of banks, reports relative to which have been compiled in this office for the year 1901, is exhibited in the accompanying table:

Banks.	Capital.	Surplus, etc.	Deposits.	Circulation.	Total.
National banks	$645,719,099	$416,739,818	$3,035,662,506	$354,725,154	$4,452,846,577
State banks	271,085,198	150,816,337	1,637,564,351	.....	2,059,465,886
Loan and trust companies	145,592,586	169,756,168	1,278,202,674	.....	1,593,551,428
Private banks	56,963,846	10,839,535	149,256,043	.....	217,059,424
Total	1,119,360,729	748,151,858	6,100,685,574	354,725,154	8,322,923,315
Savings banks	18,681,405	216,168,390	2,518,599,536	.....	2,753,449,331
Grand total	1,138,042,134	964,320,248	8,619,285,110	354,725,154	11,076,372,746

RECOMMENDATIONS.

The second proviso to section 12, act March 14, 1900, has not been found to operate with satisfaction to the banks or to this Bureau. The limiting of issues of notes of the denomination of $5 requires banks desiring notes of that denomination to order also a plate for the printing of other denominations, thus doubling the expense for plates. This extra outlay is of little moment to the larger banks, but it is an item to be considered by banks with the minimum amount of capital required by law and limited volume of business.

The location of banks of this character is such as to confine the demand mainly for notes of the minimum denomination. In the case of a bank with but $25,000 capital and bond deposit of $6,250, desiring to issue $5 notes, the maximum amount obtainable of this denomination would be $2,083. The balance issuable might be in 10's and 20's or 50's and 100's. The expense for plates for 5's, 10's, and 20's would be $150, and for 5's, 50's, and 100's, $125.

It becomes necessary, by reason of the requirement of this proviso, to examine the circulation account of each bank before making a shipment of new currency to ascertain whether the limit has been reached in issues of notes of the denomination of $5.

The evident intent of the lawmakers was to limit the issue of notes of that denomination to one-third of the total issues, but as a matter of fact in no year since 1874 has the proportion of issues of the denomination of $5 amounted to one-third of the total volume of national bank circulation outstanding. On October 31, 1899, the percentage of $5 notes was 31, on October 31, 1900, 21, and on October 31, 1901, 16.7.

As the limit was not exceeded from 1875 to 1901, it is evident that the object proposed to be accomplished by the law of March 14, 1900, is in consonance with normal conditions, and it is, therefore, recommended that so much of the proviso referred to, which reads as follows, be repealed: "Except that no national banking association shall after the passage of this act be entitled to receive from the Comptroller of the Currency or to issue or reissue or place in circulation more than one-third in amount of its circulating notes of the denomination of $5."

As shown by the records of this office and by the special investigation made by the Comptroller in 1900, the restrictions of the present law are not sufficient to properly check in some cases the undue tendency of executive officers of national banks to misuse their powers for personal purposes. It also appears that a large percentage of national-bank failures was caused by excessive accommodation to directors and executive officers. The importance of restrictive legislation in this respect has been considered and recommended by Comptrollers Lacey, Hepburn, Eckels, and Dawes, and during the last session of Congress a carefully considered bill was introduced by the late Congressman Brosius and presented in the last annual report issued from this Bureau, which had in view the remedial legislation suggested. The enactment into law of this or a similar measure is earnestly recommended.

Section 5200 of the Revised Statutes of the United States provides in part that "the total liabilities to any association, of any person, or of any company, corporation, or firm for money borrowed, including in the liabilities of a company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in."

That this limitation is unscientific in principle and generally impracticable in application is claimed by bankers and other financiers and recognized as well by every Comptroller of the Currency. While every known violation of the law is the occasion of a written protest, there is no statutory penalty for such violations except enforcement of the individual liability of directors for damages sustained by associations, their shareholders, or others, by reason of violations of law or the forfeiture of franchise. It is therefore practically impossible to enforce a compliance with the requirement. In the last annual report to Congress it was shown that on June 29, 1900, over 40 per cent of the national banks reporting on that date had made loans in excess of the statutory limit. Attention is again called to the facts and statistics presented in that document, with the recommendation that the subject shall receive consideration by Congress.

The desirability of an amendment to the law relating to the method of compensating national-bank examiners has also been recommended by former Comptrollers. In the interest of better examinations and in justice to examiners, it is suggested that fixed salaries be paid to examiners, to be derived from funds collected from the banks for that purpose, in place of fees, as now provided by law.

Owing to the short time available for the preparation of this report, the more general questions of the finances of the Government have not been treated of to the extent frequently done by previous Comptrollers in the annual reports from this office. The events which led to the passage of the act of March 14, 1900, entitled "An act to define and fix the standard value, to maintain the parity of all forms of money issued or coined by the United States, to fund the public debt, and for other purposes," and the passage of this act have been accepted by the people not only of the United States, but of all the commercial countries of the world, as definitely settling the question of our monetary standard and establishing our financial system firmly upon a gold basis. The advantageous effects of this settlement of the controversy over the gold standard are apparent in the wonderful revival of business of all kinds throughout the country which has followed so promptly. The financial affairs of the Government and the business of the people now rest on a firm basis of sound finance which should be disturbed as little as possible, and only after thorough discussion and deliberation. The mistakes in our Government finances have been due more to ill-advised legislation than to lack of legislation.

Former Comptrollers have repeatedly called attention to the disadvantages of our subtreasury system and the derangements its operations cause in our financial matters. There could be no better illustration of this than its operations in the last few months. The result has been to needlessly lock up and take out of circulation vast sums of money just at a time when it was badly needed for moving crops and transacting the regular business of the country. The relief afforded by the purchase of bonds by the Secretary of the Treasury only partially and temporarily meets the difficulty and repairs the damage done. The mistake of maintaining this system after the business of the Government and the country has long outgrown it should be corrected and the business community be given relief from its operations in taking money out of circulation when most needed. If the Secretary of the Treasury is given authority so that he can arrange to have more of the money collected by the Government deposited with the national banks and kept there until needed, it can be done under such regulations, restrictions, and supervisions as to insure the Government against loss and give relief from the present system. An examination of the records of all the national banks during the first thirty-six years of their operations shows that if the surplus money in the Treasury had been deposited in the banks of the clearing-house cities and the Government had been given a first lien on the assets of these receiving banks there would have been not one dollar of loss to the United States Government; that is, the money would have been just as safe as it has been locked up in the vaults of the Treasury, and, being thus kept in the banks, it might have formed the basis for loans on the part of the banks which would have been at times of great service.

During the thirty-six years above referred to an average of about $50,000,000 could have been safely withdrawn for deposit in the banks and a good working balance left in the Treasury. While the object of these deposits should not be primarily to earn interest for the Government, the banks receiving those deposits would readily pay for them an amount which would not only provide a guarantee fund to repay all losses, but also an amount of interest which would be a large source of revenue. These deposits could be made absolutely safe. They would prevent what is practically a heavy contraction of the currency and leave the money in circulation for use in the regular business of the country.

There has been some criticism of the act of March 14, 1900, to the effect that it does not sufficiently safeguard the gold standard, but leaves it possible for the Secretary of the Treasury to practically undo the effect of the act by departmental action and regulation without further legislation. If the act can be made stronger by amendment and the gold standard of value rendered more secure from any future uncertainty, it should be done without any delay while the question is still uppermost and before it gets shoved to one side by the great number of new questions being urged as subjects for action by Congress.

Since the passage of the act of March 14, 1900, the total amount of circulation which all the national banks have outstanding has been increased from $254,026,230 to $359,832,715, an increase of $105,806,230, or over 41 per cent.

The provisions of the act have also added somewhat to the elasticity of the national-bank currency. It, however, leaves much to be desired in the way of elasticity, the lack of which is the greatest fault of our national-bank issues.

Congress has already had under discussion and consideration various measures for the modification of the national-bank currency. There is much discussion of the subject by bankers and financiers, and many plans are urged for adoption. Somewhere between the views of the ardent advocates of asset currency and those who oppose it with vehemence as unsafe and unsound in every respect there should be found safe middle ground. Most of the more enlightened countries of the world and those which have the most satisfactory banking systems have some kind of asset banking currency. We should be able to incorporate some features of this kind with our national-bank currency in such a way as to in no way impair its safety, but add to its efficiency and usefulness in other respects.

Under proper laws an asset currency can be used to supply an emergency circulation for which there is a pressing need not now supplied by our national banks; and as our people become more used to it and see its good points the use may be extended. Progress in this direction should be and will have to be slow. The absolute security of our national-bank notes and the fact that no one ever looks at a note to see by what bank it is issued has popularized them with our people, and there will always be a strong sentiment in favor of letting well enough alone when it comes to changing our bank notes. This question is, however, becoming pressing and immediate. In the near future it will have to be determined by Congress what shall be done with the national banks and their circulating notes and what changes are to be made in the various kinds of paper currency now in circulation. For many

reasons now is a good time to make the necessary reforms. While everything is prosperous and business is good we can do without disturbance many necessary things which in different times might be much more doubtful in their effects.

The time for the preparation of this report has been so short that the Comptroller has had to depend more than is usual upon his associates in the office for its preparation, and wishes to especially acknowledge the value and efficiency of their services and his high appreciation of their work. He wishes also to express his obligations to his predecessor, Hon. Charles G. Dawes, for many valuable suggestions, investigations made, and statistics gathered by his direction, and to publicly testify to the high state of efficiency in which he finds the Comptroller's Office and the thoroughness of organization Mr. Dawes has maintained.

WM. B. RIDGELY,
Comptroller of the Currency.

To the SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX.

U. S. MILITARY GOVERNMENT,
PHILIPPINE ARCHIPELAGO,
OFFICE OF THE TREASURER,
Manila, P. I., July 22, 1901.

The COMPTROLLER OF THE CURRENCY,
Washington, D. C.

(Through the executive secretary of the civil governor).

SIR: I have the honor to inclose herewith quarterly statements of the condition of the following banking institutions in the Philippine Islands at the close of business June 30, 1901:

Hongkong and Shanghai Banking Corporation, Manila, and subagency at Iloilo.
Spanish Filipino Bank at Manila, and subagency at Iloilo.
Chartered Bank of India, Australia, and China at Manila, and subagency at Cebu.
Monte de Piedad at Manila.

Very respectfully,

FRANK A. BRANAGAN,
Treasurer of the Philippine Archipelago.

Statement of condition of the Manila (P. I.) branch of the Hongkong and Shanghai Banking Corporation.

Assets.	Pesos. (a)	Liabilities.	Pesos.
Loans and discounts	3,757,805.31	Capital stock	1,000,000.00
Overdrafts	1,442,517.88	Reserve fund	593,672.36
Stocks, securities, etc		Undivided profits, less expenses and taxes	453,218.32
Furniture and fixtures		Bank notes outstanding	
Other real estate and other mortgages owned		Due to other banks in Manila	87,868.47
Due from other banks in Manila	60,604.15	Due to our own head office and branches	2,281,258.29
Due by our own head office and branches	4,015,340.31	Due to agents and correspondents	35,671.22
Due by agents and correspondents	110,816.65	Dividends due and unpaid	
Bills of exchange	1,187,453.50	Individual deposits:	
United States gold coin, $435,550 at 2	871,100.00	Time	1,994,152.27
United States notes, $2,291,410 at 2	4,582,820.00	At call	
United States silver dollars, $51,000 at 2	102,000.00	Current accounts	3,807,182.69
United States fractional currency, $78,713 at 2	157,426.00	Deposit of insular treasurer:	
Gold bullion, other countries (Rate)	4,350.10	(a) Local silver currency	3,872,125.01
Silver bullion, other countries (Rate)		(b) United States money (gold), $1,251,255.12 at 2	2,502,510.24
Mexican pesos	2,140,000.00	Deposit of disbursing officers, insular funds:	
Spanish-Filipino pesos and half pesos	542,000.00	(a) Local silver currency	113,119.12
Spanish-Filipino fractional currency	26,000.00	(b) United States money (gold), $1,028,464.54 at 2	2,056,929.08
Banco Español-Filipino notes	19,050.00	Notes and bills rediscounted	
Checks and other cash items	10,189.30	Bills payable:	
Resources other than those above. Bills for collection, $451,682.	7,163.54	Domestic	
		Foreign exchange	50,995.42
		Cashier's checks outstanding	104,104.46
		Certified checks	32,282.40
		Loans payable against securities	
		Liabilities other than those above. Bills in hand for collection, $451,682.	51,547.43
Total	19,036,636.74	Total	19,036,636.74

(a) Two pesos=$1.

I certify the above statements are correct and exhibit a true statement of the assets and liabilities of this bank on the 30th day of June, 1901.

For the Hongkong and Shanghai Banking Corporation:

W. ADAMS ORUM, *Agent.*

Statement of condition of the Iloilo (P. I.) agency of the Hongkong and Shanghai Banking Corporation.

Assets.	Pesos.	Liabilities.	Pesos.
Loans and discounts	361,750.00	Capital stock	
Overdrafts	1,487.12	Reserve fund	
Stocks, securities, etc		Undivided profits, less expenses and taxes	
Furniture and fixtures		Bank notes outstanding	
Other real estate and other mortgages owned		Due to other banks in Manila	
Due from other banks in Manila		Due to our own head office and branches	1,275,016.07
Due by our own head office and branches		Due to agents and correspondents	
Due by agents and correspondents		Dividends due and unpaid	
Bills of exchange	173,589.12	Individual deposits:	
United States gold coin, $43,905, at 2	87,810.00	Time	87,559.25
United States notes, $222,201, at 2	444,402.00	At call	6,400.00
United States silver dollars, $11,100, at 2	22,200.00	Current accounts (local currency, $314,248.62; United States currency, $26,736.98, at 2, $53,473.96, less amount due to disbursing officer)	367,722.58
United States fractional currency, $4,107.50, at 2	8,215.00	Deposit of insular treasurer:	
Gold bullion, other countries (lira 84.10, at 9.70) $819.65		(*a*) Local silver currency	
Gold bullion, other countries (lira 20.7) 7.00		(*b*) United States money	
	826.65	Deposit of disbursing officers, insular funds:	
Silver bullion, other countries		(*a*) Local silver currency, in current gold $70,422.55	
Mexican pesos	326,600.00	(*b*) United States money, account, $103,759.49, at 2 207,518.98	
Spanish-Filipino pesos and half pesos	715,900.00		277,941.53
Spanish-Filipino fractional currency	24,524.79	Notes and bills rediscounted	
Banco Espanol-Filipino notes	2,955.00	Bills payable:	
Checks and other cash items		Domestic	
Resources other than those above	18.25	Foreign exchange	1,494.55
Bills for collection, $11,011.97.		Cashier's checks outstanding:	
		Local currency) $147,003.98	
		United States currency $430, at 2 860.00	
			147,863.98
		Certified checks	834.32
		Loans payable against securities	
		Liabilities other than those above	2,445.65
Total	2,170,277.93	Total	2,170,277.93

I certify the above statements are correct and exhibit a true statement of the assets and liabilities of this bank on the 29th day of June, 1901.

For the Hongkong and Shanghai Banking Corporation.

W. H. BURFORN, *Acting Agent.*

Statement of condition of the Banco Espanol Filipino at Manila, P. I.

Assets.	Pesos.	Liabilities.	Pesos.
Loans and discounts	5,406,004.00	Capital stock	1,500,000.00
Overdrafts		Reserve fund	765,000.00
Stocks, securities, etc	608,791.77	Undivided profits, less expenses and taxes	119,068.62
Furniture and fixtures	71,305.00	Bank notes outstanding	2,164,040.00
Other real estate and other mortgages owned		Due to other banks in Manila	275,666.91
Due from other banks in Manila		Due to our own head office and branches	
Due by our own head office and branches		Due to agents and correspondents	
Due by agents and correspondents	1,449,123.94	Dividends due and unpaid	7,686.10
Bills of exchange		Individual deposits:	
United States gold coin (Filipino gold coin)	15,300.00	Time	978,390.34
United States notes	6,100.00	At call	212,902.76
United States silver dollars		Current accounts	1,958,910.82
United States fractional currency	1.50	Notes in the treasury	1,980,065.00
Gold bullion, other countries		Deposit of effects (goods)	410,078.00
Silver bullion, other countries		Notes and bills discounted	
Mexican pesos	505,770.00	Bills payable:	
Spanish-Filipino pesos and half pesos		Domestic	
Spanish-Filipino fractional currency	2.57	Foreign exchange	
Banco Espanol-Filipino notes	1,980,065.00	Cashier's checks outstanding	
Checks and other cash items		Certified checks	75,403.66
Resources other than those above		Loans payable against securities	
Effects in custody	410,078.00	Liabilities other than those above	5,329.57
Total	10,452,541.78	Total	10,452,541.78

I certify the above statements are correct and exhibit a true statement of the assets and liabilities of this bank on the 30th day of June, 1901.

Por El Banco Espanol Filipino, El Director de Turno.

JOSE DE LA ROSA.

Statement of condition of the Iloilo (P. I.) branch of the Banco Espanol Filipino.

Assets.	Pesos.	Liabilities.	Pesos.
Loans and discounts	535,163.59	Capital stock	
Overdrafts	176,963.16	Reserve fund	
Stocks, securities, etc		Undivided profits, less expense and taxes	
Furniture and fixtures	19,485.00	Bank notes outstanding	296,800.00
Other real estate and mortgages owned		Due to other banks in Manila	
Due from other banks in Manila		Due to our own head office	583,766.35
Due by our own head office and branches		Due to agents and correspondents	
Due by agents and correspondents		Dividends due and unpaid	
Bills of exchange		Individual deposits:	
United States gold coin, $13,920, at 2	27,840.00	Time, one year	6,700.00
United States notes, $14,777, at 2	29,554.00	At call	6,237.50
United States silver dollars, $1,200, at 2	2,400.00	Current accounts	228,671.82
United States fractional currency, $53, at 2	106.00	Deposits of effects (goods)	30,578.00
Gold bullion, other countries		Deposit of insular treasurer:	
Silver bullion, other countries		(*a*) Local silver currency	
Mexican pesos	65,000.00	(*b*) United States money	
Spanish-Filipino pesos and half pesos	25,200.00	Deposit of disbursing officers, insular funds:	
Spanish-Filipino fractional currency	71.65	(*a*) Local silver currency	
Banco Espanol-Filipino notes		(*b*) United States money	
Notes received from the head office	296,800.00	Notes and bills rediscounted	
Checks and other cash items		Bills payable:	
Effects in custody	30,578.00	Domestic	
Resources other than those above, some accounts	3,435.72	Foreign exchange	
		Cashier's checks outstanding	
		Certified checks	
		Loans payable against securities	
		Liabilities other than those above	59,843.45
Total	1,212,597.12	Total	1,212,597.12

I certify the above statements are correct and exhibit a true statement of the assets and liabilities of this bank on the 30th day of June, 1901.

Por El Banco Espanol Filipino. El Director de Turno.

JOSE DE LA ROSA.

Statement of condition of the Manila (P. I.) branch of the chartered bank of India, Australia, and China.

Assets.	Pesos.	Liabilities.	Pesos.
Loans and discounts	1,839,685.07	Capital stock	
Overdrafts	1,186,203.32	Reserve fund	302,000.00
Stocks, securities, etc		Undivided profits, less expenses and taxes. This item, together with $95,232.04, drawn on our London office has been placed to reserve fund against bad aud doubtful debts	174,767.96
Furniture and fixtures	16,150.34	Bank notes outstanding	
Other real estate and mortgages owned		Due to other banks in Manila	
Due from other banks in Manila	302,931.23	Due to our own head office and branches	224,419.71
Due by our owu head office and branches	1,736,328.37	Due to agents and correspondents	165,061.44
Due by agents and correspondents	128,778.05	Dividends due and unpaid	
Bills of exchange	196,261.90	Individual deposits:	
United States gold coin, $108,160, at 2	216,320.00	Time	1,416,478.37
United States notes, $1,700,103, at 2	3,400,206.00	Current accounts	2,865,033.87
United States silver dollars, $192,000, at 2	384,000.00	Current accounts, United States money, $37,029.48, at 2	74,058.96
United States fractional currency, $96,687.29, at 2	193,374.58	Deposit of insular treasurer:	
Gold bullion, other countries, at various rates	58,657.69	(*a*) Local silver currency	4,345,900.76
Silver bullion, other countries		(*b*) United States money, $1,119,726.17, at 2	2,239,452.34
Mexican pesos	2,173,000.00	Deposit of disbursing officers, insular funds:	
Spanish-Filipino pesos and half pesos	1,438,381.00	(*a*) Local silver currency	287,340.
Spanish-Filipino fractional currency	32,101.51	(*b*) United States money, $559,905.13, at 2	1,119,810.26
Banco Espanol-Filipino notes	9,800.00	Notes and bills rediscounted	
Checks and other cash items	7,095.50	Bills payable:	
Resources other than those above. Charges on sundry bills for collections	924.71	Domestic	
		Foreign exchange	10,251.09
		Cashier's checks outstanding	53,827.11
		Certified checks	3,834.40
		Loans payable against securities	
		Liabilities other than those above	32,962.42
Total	13,315,199.27	Total	13,315,199.27

I certify the above statements are correct and exhibit a true statement of the assets and liabilities of this bank on the 30th day of June, 1901.

For the chartered bank of India, Australia, and China.

T. E. SANSOM, *Agent, Manila.*

Statement of condition of the Cebu (P. I.) branch of the Chartered Bank of India, Australia, and China.

Assets.	Pesos.	Liabilities.	Pesos.
Loans and discounts	100,000.00	Capital stock	
Overdrafts	149,809.04	Reserve fund	
Stocks, securities, etc		Undivided profits, less expenses and taxes	4,943.71
Furniture and fixtures	3,703.02	Bank notes outstanding	
Other real estate and other mortgages owned		Due to other banks in Manila	
Due from other banks in Manila		Due to our own head office and branches	230,662.21
Due by our own head office and branches		Due to agents and correspondents	
Due by agents and correspondents		Dividends due and unpaid	
Bills of exchange	5,000.00	Individual deposits:	
United States gold coin, $2,425, at 2	4,850.00	Time	45,000.00
United States notes, $37,859, at 2	75,718.00	At call	
United States silver dollars, $6,387, at 2	12,774.00	Current accounts	324,467.53
United States fractional currency, $4,116.40, at 2	8,232.80	Deposit of insular treasurer:	
Gold bullion, other countries		(*a*) Local silver currency	
Silver bullion, other countries		(*b*) United States money	
Mexican pesos	115,380.00	Deposit of disbursing officers, insular funds:	
Spanish Filipino pesos and half pesos	126,796.00	(*a*) Local silver currency	
Spanish Filipino fractional currency	2,646.31	(*b*) United States money	
Banco Espanol-Filipino notes	385.00	Notes and bills rediscounted	
Resources other than those above; stamps	179.28	Bills payable, domestic	400.00
		Bills payable, foreign exchange	
		Cashier's checks outstanding	
		Certified checks	
		Loans payable against securities	
		Liabilities other than those above	
Total	605,473.45	Total	605,473.45

I certify the above statements are correct and exhibit a true statement of the assets and liabilities of this bank on the 30th day of June, 1901.

For the Chartered Bank of India, Australia, and China. ALEX. G. HOWARD, *Agent, Cebu.*

Monte de Piedad y Caja de Ahorros de Manila.

RESOURCES.		LIABILITIES.	
Loans on bonds, stocks, and certificates of deposit	$141,275.00	Capital stock	$243,978.92
Loans of pledges	647,593.00	Surplus	.....
Bonds, stocks, and other securities owned	36,313.00	Loan of the archbishop and Spanish-Philippine treasury of the year 1884	95,000.00
Banking houses, furniture, and fixtures	140,973.55	Savings-bank deposits	699,099.12
Due from other banks	10,689.33	Judicial deposits	52,869.23
Other real estate and mortgages owned	.....	Deposits without interest, including old current accounts	15,909.86
Cash on hand:		Undivided profits, less current expenses and taxes	25,098.43
Check and cash	1,000.00	Balance due from sale of pledges	23,516.25
United States gold	200.00	Due other banks	.....
Spanish-Philippine bills	4,810.00	Liabilities other than those above	1,246.57
Mexican silver	1,562.07		
Resources other than those above	172,302.43	Total	1,156,718.38
Total	1,156,718.38		

E. and O. E.

MANILA, *June 30, 1901.*

J. PEREZ DE TAGLE, *Accountant.*

The Director, EMILIO D. MORETA:

I certify that I have examined the above statements, and they seem to be correct.

FRANK A. BRANAGAN,
Treasurer of the Philippine Archipelago.

STATUTES OF HAWAII RELATING TO BANKING, ETC., NOT REPEALED BY THE ACT OF CONGRESS APPROVED MAY 30, 1900, ENTITLED "AN ACT TO PROVIDE A GOVERNMENT FOR THE TERRITORY OF HAWAII."

CHAPTER 129.—*Banking companies.*

SEC. 2045. Charters of incorporation for the purpose of carrying on the business of banking may be granted by the treasurer, by and with the advice and consent of the governor, subject to the provisions of this chapter, in like manner as other charters of incorporation may by law be granted.

SEC. 2046. Every such charter shall designate:

The name of the corporation.

The principal place of its business.

The amount of its capital stock.

The number of shares into which the capital stock is divided.

The names and places of residence of the incorporators.

The amount of stock subscribed by the incorporators.

The term of years during which the corporation shall exist.

The names and places of residence of the directors who are appointed for the first year.

SEC. 2047. Before filing an application for any such charter the persons applying for the same must subscribe a memorandum of association containing the following particulars:

First. The name of the company, with the addition of the word "limited" at the end of the name.

Second. The principal place of its business.

Third. The objects for which the corporation is established.

Fourth. A declaration of the liability of its members being limited.

Fifth. The amount of its capital and the number of shares into which such capital is divided, and the amount of stock subscribed by the incorporators.

Sixth. Whether it is proposed to increase the amount of such capital.

Seventh. And also articles of association prescribing and defining the constitution, business, and capital of the company; the amount, transfer, and forfeiture of shares; the assessments or calls to be made on the stockholders; the appointment, qualification, remuneration, powers, and duties of directors and of officers, and such other regulations as the subscribers of the memorandum may deem expedient.

SEC. 2048. Certified copies of the memorandum of association and articles of association shall be filed with the application for the charter.

SEC. 2049. Upon the granting of the charter the memorandum and articles of association shall bind the corporation and its members as if each member had executed these instruments as deeds.

SEC. 2050. The granting of the charter shall be conclusive as to the fact of the corporation having complied with the requirements of this chapter up to the date of the issuing of such charter.

SEC. 2051. The corporation may, by passing special resolutions at general meetings, from time to time alter or add to the regulations contained in its articles, and such regulations so altered or added shall be deemed of the same validity as if they had been originally in the articles of association.

SEC. 2052. No charter shall be granted under the provisions of this chapter to any company whose capital stock is less than two hundred thousand dollars.

SEC. 2053. At least seventy-five per cent of the whole capital stock shall have been subscribed, and at least fifty per cent of the whole capital of every such corporation shall be paid in, before it shall be authorized to commence business, and if through any cause such paid-in stock shall be diminished, the corporation shall, within thirty days, increase the same to the amount required by this section, and in default thereof shall be closed and its business wound up by a receiver appointed in due process of law. Any proceedings which may be requisite for the purposes last aforesaid may be instituted by the treasurer or by any shareholder or creditor of the corporation.

SEC. 2054. Whenever any shareholder or his assignee shall fail to pay any installment of the capital stock required to be paid in by the directors, and no other provision is made by the articles of association, the directors may sell the stock of such delinquent shareholders, at public sale, in the city of Honolulu, after notice of such sale has been given by publication thereof in the English language in a newspaper published in the city of Honolulu, and the excess, if any, received upon such sale, after deducting the amount due thereon and the expense of such sale, shall be paid to such delinquent shareholders: *Provided*, That if no bidder can be found who will pay for such stock the amount due thereon to the corporation, the amount thereof paid in on such stock shall be forfeited to the corporation and such stock shall be sold as the directors may order within six months from the time of such forfeiture, and if not sold it shall be canceled.

SEC. 2055. It shall be lawful for any corporation formed under this chapter to provide in its articles of incorporation for increasing the capital from time to time by consent of two-thirds of its shareholders by a special resolution, but no such increase shall be valid until the increased capital shall be paid in and until notice thereof shall have been given to the treasurer and a certificate has been issued by him specifying the amount of such increase of capital stock, and that he is satisfied that the same has been paid in, and such certificate shall be advertised in the like manner and for the like time as the original certificate authorizing the corporation to commence business; and such corporation may in like manner, by consent of two-thirds of its shareholders, reduce its capital to any sum not below the amount required by this chapter to authorize the formation of such corporation, nor below the amount required for the payment of its outstanding obligations, nor shall such reduction be made until the amount of the proposed reduction has been sanctioned by an order of the supreme court or one of the judges thereof. When such sanction and special resolution has been obtained the capital may be reduced, whether fully paid up or not.

SEC. 2056. The treasurer shall examine into the condition of the corporation formed under this chapter and ascertain the amount of money paid in on account of its capital, the name and place of residence of each director, and the amount of capital stock which each director owns in good faith, and generally whether such corporation has complied with the provisions of this chapter to entitle it to engage in the business of banking; and if it satisfactorily appear to said treasurer that such corporation is lawfully entitled to commence the business of banking he shall deliver to such corporation a certificate stating that said corporation has complied with the provisions required to be complied with before commencing the business of banking, and that such corporation is authorized to commence such business, and such certificate shall be published in a newspaper published in the city of Honolulu for at least sixty days after the issuing thereof and shall be conclusive evidence as to the fact of the corporation having complied with the requirements of this chapter up to the date of such certificate.

SEC. 2057. Each stockholder of a corporation formed under this chapter is individually and personally liable for such portions of its debts and liabilities as the amount of stock or shares owned by him bears to the whole of the subscribed capital stock or shares of the corporation, and for a like proportion only of each debt or claim against the corporation. And in the event of any judgment being obtained against the corporation, and the assets thereof being insufficient to satisfy such judgment, the court in which such judgment shall have been obtained, or any judge thereof,

may order execution to issue against the stockholders severally for the proportion of the claim payable by each; or any creditor of the corporation may institute joint or several actions against any of its stockholders for the proportion of his claim payable by each, and in such action the court shall ascertain the proportion of the claim or debt for which each defendant is liable, and a several judgment shall be rendered against each in conformity with such liability. If any stockholder pays his proportion of any debt due from the corporation, incurred while he was such stockholder, he is relieved from any further personal responsibility for such debt, and if an action has been brought against him upon such debt, it shall be dismissed as to him. The liability of each stockholder is determined by the amount of stock or shares owned by him at the time the debt or liability was incurred, and such liability is not released by any subsequent transfer of the stock. The term "stockholder," as used in this section, shall apply not only to such persons as appear by the books of the corporation to be such, but also to every equitable owner of stock, although the same appear on the books in the name of another. Stock held as collateral security, or by a trustee, or any other representative capacity, does not make the holder thereof a stockholder within the meaning of this section, so as to charge him with any proportion of the debts or liabilities of the corporation, but the pledger or the person or estate represented is to be deemed the stockholder as respects such liability.

SEC. 2058. Every corporation authorized to carry on business by virtue of the provisions of this chapter before it commences business, and on the last Monday in January and July in every year, shall make a statement in the form prescribed by the schedule annexed to this chapter, or as near thereto as circumstances will admit, which statement shall be verified by the oath of the president, secretary, or cashier; and any person who shall swear to the said statement knowing the same or any part thereof to be false shall be guilty of perjury in the second degree, and shall be liable on conviction to all the penalties prescribed by law for such offense. A copy of such statement shall be put up in some conspicuous place in the principal office and in every branch or place where the business of the company shall be carried on, and the directors shall cause the said statements to be published in Honolulu in the English and Hawaiian languages in at least one weekly for three times and one daily newspaper for one week.

If the corporation shall make default in compliance with any of the provisions of this section, it shall be liable to a penalty not exceeding fifty dollars for every day of default, and any director or manager permitting or allowing such default shall be liable to a like penalty. All such penalties may be recovered before any district magistrate.

SEC. 2059. The president and cashier of any corporation formed under this chapter shall cause to be kept at all times a full and correct list of the names and residences of all the shareholders in the corporation, and the number of shares held by each, in the office where its business is transacted. Such list shall be subject to the inspection of all the shareholders and creditors of the corporation during the regular business hours of the corporation.

A copy of such list, verified by the oath of the president or cashier, shall, on the first Monday of September of each year, be filed in the office of the treasurer.

SEC. 2060. The treasurer and the registrar of public accounts of the Territory shall, not less than two nor more than four times in each year, make an examination into all the affairs of any corporation formed under this chapter, and for that purpose may examine any officer and agent of the same under oath, and shall make a full and detailed report of the condition of the corporation to the governor, and no such corporation shall be subject to any other visitorial powers except those which are vested in the courts of justice.

SEC. 2061. The stockholders of any corporation formed under this chapter shall at no time be allowed to be collectively indebted or liable to such corporation, either as principal debtors or as sureties, or both, to an amount greater than three-fifths of the capital stock actually paid in and remaining undiminished by losses or otherwise; nor shall the directors be so indebted or liable, except to such an amount and in such manner as shall be prescribed by the by-laws of such corporation.

SEC. 2062. The capital stock of any corporation formed under this chapter shall be divided into shares of equal value of an amount to be declared in the articles of incorporation, and the said shares shall be assignable on the books of the corporation, in such manner as its by-laws shall prescribe; but no shareholder in any such corporation shall have the power to sell or transfer any share held in his own right so long as he shall be liable, either as principal debtor, surety, or otherwise to the corporation for any debt which shall have become due and remain unpaid, nor in any case shall the shareholder be entitled to receive any dividend, interest or profit

on such shares so long as such liabilities shall continue, but all such dividends, interest, or profit shall be retained by the corporation and applied toward the discharge of such liabilities.

SEC. 2063. No corporation formed under this chapter shall take as security for any loan or discount a lien upon any part its own capital stock, and no such corporation shall be the purchaser of any part of its own capital stock, nor of the capital stock of any other corporation formed under this chapter, or of any incorporated company or partnership firm, unless such purchase shall be necessary to prevent loss from a debt previously contracted in good faith, or unless in the case of the forfeiture of stock for nonpayment of installments due thereon; and all stock thus purchased or acquired shall be disposed of again within six months from the date of purchase or acquisition.

SEC. 2064. The affairs of every corporation formed under this chapter shall be managed by not less than five nor more than eleven directors, subject to the provisions herein contained. It shall be lawful for the corporation to prescribe by its articles of association and qualifications of directors the time and method of their election and the terms for which they shall hold office, and to define their powers and authorities, to provide for their removal from office, the filling of vacancies, and all other matters in connection with their office and with the management of the business of the corporation: *Provided*, That the directors elected or appointed shall be residents of the Hawaiian Islands.

SEC. 2065. No person shall serve as a director who does not own in his own right at least ten shares of the capital stock of said corporation; nor unless when appointed or elected he shall take an oath that he will, so far as the duty devolves on him, diligently and honestly administer the affairs of such corporation, and will not knowngly violate or willingly permit to be violated any of the provisions of this chapter, and that he is the owner in good faith of the number of shares of stock required by this chapter standing in his name on the books of the corporation, or subscribed by him, and that the same is not in any way hypothecated or pledged as security for any loan or debt. Such oath, subscribed by the person taking it and certified by the officer before whom it is taken, shall be filed in the office of the treasurer.

SEC. 2066. No corporation formed under this chapter shall at any time be indebted or in any way liable to an amount exceeding the amount of its capital stock at such time actually paid in and remaining undiminished by losses or otherwise, except on the following accounts, viz:

First. On account of moneys deposited with or collected by such corporation.

Second. On account of bills of exchange or drafts drawn against money actually on deposit to the credit of such corporation or due thereto.

Third. On account of liabilities to its shareholders for money paid in on the capital stock or for dividends and reserved profits.

SEC. 2067. No part of the capital stock of a corporation formed under this chapter shall, during the time it continues its business, be withdrawn either in the form of dividends or otherwise.

SEC. 2068. Twice at least in every year the accounts of every corporation carrying on business under the provisions of this chapter shall be examined by an auditor or auditors, who shall be elected annually by the corporation in general meeting.

No shareholder nor officer of the corporation shall be capable of being elected an auditor of such corporation.

An auditor on quitting office shall be eligible for reelection.

If any casual vacancy occurs in the office of any auditor the surviving auditor or auditors (if any) may act; but if there is no surviving auditor the directors shall forthwith call a special general meeting of stockholders for the purpose of supplying the vacancy or vacancies in the auditorship.

Every auditor shall have a list delivered to him of all books kept by the corporation, and shall at all reasonable times have access to the books and accounts of the corporation; and any auditor may, in relation to such books and accounts, examine the directors or any other officer of the corporation.

The auditor or auditors shall make a report to the stockholders on the accounts examined by him or them, and on every balance sheet laid before the corporation in general meeting during his or their tenure of office; and in every such report shall state whether in their or his opinion the balance sheet referred to in the report is a full and fair balance sheet, properly drawn up, so as to exhibit a correct view of the state of the corporation's affairs as shown by the books of the corporation, and such report shall be read before the corporation in general meeting.

The remuneration of the auditor or auditors shall be fixed by the general meeting appointing such auditor or auditors.

SEC. 2069. Every balance sheet submitted to the annual or other meeting of the members of the corporation shall be signed by the auditor or auditors and by the president, secretary, or manager (if any), and by the directors of the corporation, or three of such directors at the least.

SEC. 2070. Every corporation formed under the provisions of this chapter shall, in addition to the powers conferred upon bodies corporate by the provisions of chapter one hundred and twenty-seven, have the following powers, subject to all the restrictions and provisions herein contained, to carry on the business of a bank of discount and deposit in this Territory and to make loans of money on cash, credit accounts, promissory notes, bills of exchange or letters of credit, and other securities of the like nature. And it shall also be lawful for the corporation to deal in money, bullion, specie, precious metal, and exchanges of and with all countries, and in notes, bills, or other securities for money, and generally to transact all such other business as is or shall or may at any time hereafter be usual or lawful for establishments carrying on banking in all its branches, except as a bank of issue, to do or transact; also to take security by hypothecation of bills of lading for the payment of any bill or bills of exchange drawn against any shipment of any description of produce, bullion, or merchandise shipped for exportation to foreign ports, or from foreign ports to any port of this Territory, or from one port to another in this Territory. Also to make any advances of money to the proprietors of any sugar mill or sugar or rice plantation on condition of receiving in payment as security only for such money the crops of sugar and other produce of such proprietor. And also to accept and take such real estate as shall be mortgaged to it in good faith by way of security, such as shall be conveyed to it in satisfaction of debts previously contracted, such as it shall purchase at sales under judgments, decrees, or mortgages held by the corporation, or shall purchase to secure debts due to it; but no such corporation shall hold the possession of any real estate under mortgage or the title and possession of any real estate purchased to secure any debts due to it for a longer period than five years. It may hold and dispose of every kind of personal property, chattels, wares, and merchandise, franchises or incorporal rights and easements which it may have taken in good faith as security in the ordinary course of its business, as the interest of the corporation may require. The corporation shall not undertake or be employed in any commercial, agricultural, manufacturing, or common-carrier business; and its right to hold and dispose of property acquired from securities or in payment of debts shall not be construed to authorize the bank to undertake, engage in, or carry on any such business as last above mentioned.

SEC. 2071. If for any reason any corporation formed under this chapter desires to disincorporate and wind up its affairs, it shall present a petition to the treasurer, together with a certificate setting forth that at a meeting of its stockholders, called for that purpose, it was decided by a vote of three-fourths or more of the stockholders to dissolve the corporation, which certificate shall be signed by the presiding officer and secretary of such meeting. The treasurer shall enter such petition and certificate of record in his office, and after thirty days' notice, by publication in Hawaiian and English in two newspapers published in Honolulu, shall proceed to consider the same, and if satisfied that the vote certified has been duly taken and that all debts due by the said corporation have been paid and discharged he shall declare the corporation dissolved.

SEC. 2072. Unless other persons are appointed by some court of competent jurisdiction in pursuance of due process of law, the directors of the corporation at the time of the dissolution shall continue to act as trustees of the stockholders, and shall have full power to settle and wind up the affairs of the corporation and distribute the proceeds among the stockholders pro rata.

SEC. 2073. So much of chapter one hundred and twenty-seven as relates to banking corporations, and all acts and parts of acts of the legislature in so far as they may conflict with the provisions of this chapter, are hereby repealed.

SEC. 2074. This chapter may be cited in all proceedings and for all purposes as the banking act of eighteen hundred and eighty-four.

SEC. 2075. The schedule hereinbefore referred to:

The banking act of eighteen hundred and eighty-four.

Return pursuant to section fourteen of the said act.

The capital of the company is ———, divided into ——— shares of ——— each.

The number of shares issued is ———.

Assessments to the amount of ——— per share have been made, under which the sum of ——— has been received.

The liabilities of the company on the first day of January (or July) were ———.

Debts owing to sundry persons by the company:

On judgment ———.

On specialty ———.
On notes or bills ———.
On simple contracts ———.
On deposits ———.
On estimated liabilities ———.
The assets of the company on that day were:
Government securities (stating them) ———.
Bills of exchange and promissory notes ———.
Cash on hand ———.
Other securities ———.

NOTE TO CHAPTER 129.—Sections 2035–2075 are S. L. 1884, ch. 23.

CHAPTER 135.—*Interest.*

SEC. 2139. When there is no express contract in writing fixing a different rate of interest, interest shall be allowed at the rate of six per centum per annum for all moneys after they become due on any bond, bill, promissory note, or other instrument of writing, for money lent, for money due on the settlement of accounts, from the day on which the balance is ascertained, and for money received to the use of another from the date of a demand made.

SEC. 2140. Interest at the rate of six per centum per annum, and no more, shall be allowed on any judgment, recovered before any court in this Territory, in any civil suit.

SEC. 2141. It shall in no case be deemed unlawful to stipulate by written contract for any rate of interest not exceeding one per centum per month, provided the contract to that effect be signed by the party to be charged therewith.

SEC. 2142. No action shall be maintained in any court of this Territory to recover a higher rate of interest than one per centum per month upon any contract made in this Territory: *Provided, however*, That this section shall not be held to apply to contracts for money lent upon bottomry bonds, or upon other maritime risks, nor upon contracts made prior to the passage of this chapter.

SEC. 2143. No action shall be maintainable in any court of this Territory to recover compound interest upon any contract whatever.

NOTE TO CHAPTER 135.—Sections 2139–2142 are S. L., 1898, act 4; section 2143 is C. L.; sections 1480–1484. Cases in Hawaiian reports: Jones *v.* Wright, 8 Haw., 618; Bolte *v.* Akau, 8 Haw., 743; Herblay *v.* Norris, 8 Haw., 338.

REAL AND PERSONAL PROPERTY TAX.

SEC. 817. Except as herein provided, all real property and all personal property within the Territory shall be subject to an annual tax of one per cent upon the full cash value of the same.

CORPORATION AND PARTNERSHIP SHARES NOT TAXABLE TO SHAREHOLDERS.

SEC. 830. The property of a company shall be assessed to the company under its corporate or firm name, and the individual stockholders or members thereof shall not be liable to be assessed in respect of their individual shares or interest in such companies.

APPENDIX.

DIGEST OF NATIONAL BANK DECISIONS.

CONTENTS.

	Page.		Page.
ABATEMENT	17	INSOLVENT BANKS	124
ACCOMMODATION PAPER	17	INTEREST	131
ACTIONS	19	JURISDICTION	133
AGENT OF SHAREHOLDERS	23	LEASE	143
APPEAL	24	LIABILITY OF BANK	144
ASSESSMENT	25	LIEN	149
ATTACHMENT	45	LIMITATION OF ACTIONS	150
BONDS OF OFFICERS	48	LIQUIDATION	151
BOOKS, INSPECTION OF	51	LOANS	152
BRANCH BANKS	51	MANDAMUS	155
BROKER	52	MARRIED WOMEN	156
CAPITAL STOCK	52	MORTGAGE	156
CASHIER	56	NEGOTIABLE PAPER	160
CERTIFICATE OF DEPOSIT	56	NOTARY PUBLIC	167
CERTIFICATION OF CHECKS	58	NOTICE	168
CHECKS	61	OATH OF DIRECTOR	171
CIRCULATION	66	OFFICERS	171
COLLATERAL SECURITIES	66	OFFSET	185
COLLECTIONS	70	PASS BOOK	191
CONSTITUTIONALITY	78	PLACE OF BUSINESS	191
CONSTRUCTION OF LAW	79	POST NOTES	192
CONVERSION	80	POWERS OF BANK	192
COSTS	81	PRACTICE	195
CRIMINAL LAW	81	PREFERENCE	197
DEPOSITS	95	PREFERRED CLAIMS	204
DEPUTY COMPTROLLER	101	PRESIDENT	208
DIRECTORS	101	REAL ESTATE	208
DISTRICT ATTORNEY	101	RECEIVER	211
DIVIDENDS	101	REDUCTION OF CAPITAL STOCK	217
ESTOPPEL	102	REPORT OF CONDITION	217
EVIDENCE	106	RESIDENCE	218
EXECUTION	110	RESTRAINING ACTS	218
EXPIRATION	111	SAVINGS BANKS	218
EXTENSION	111	SHAREHOLDERS	218
FALSE ENTRIES	111	SPECIAL DEPOSITS	222
FORFEITURE OF CHARTER	114	TAXATION	226
FORGERIES	111	TRANSFER OF STOCK	248
GUARANTY	117	ULTRA VIRES	254
INCREASE OF CAPITAL STOCK	120	USURY	257
INDICTMENT	120	VICE-PRESIDENT	266
INJUNCTION	122	VOTING	266

TABLE OF CASES.

Page.

A.

Aberdeen, First National Bank of, *v.* Andrews et al. 79, 193, 210
Aberdeen, First National Bank of, *v.* Chehalis County et al 229, 244
Adair, Tax Collector, *v.* Robinson et al... 232
Adams *v.* Dannis 137
Adams *v.* Mayor, etc., of Nashville 232
Adams *v.* Spokane Drug Company 188
Ætna National Bank *v.* The Fourth National Bank 95
Agnew *v.* United States 88
Alabama Iron and Railway Company *v.* Austin 110, 142
Alabama National Bank *v.* Halsey 162
Albany, National Albany Exchange Bank of, *v.* Hills et al 240, 242
Albany City National Bank *v.* Maher, Receiver, etc 240
Albany, Supervisors of, *v.* Stanley 79
Alberger *v.* National Bank of Commerce.. 200
Albuquerque National Bank *v.* Perea 226, 230
Aldrich et al., In re 240
Aldrich *v.* Chemical National Bank 148
Aldrich *v.* Campbell 40
Aldrich *v.* McClaine 40, 42, 151
Aldrich *v.* Skinner 40, 150
Aldrich *v.* Yates 38
Allen *v.* First National Bank of Xenia.... 153
Allentown, First National Bank of, *v.* Hoch 52, 254
Allentown, First National Bank of, *v.* Rex. 225
Allentown National Bank *v.* Trexler 165
Alves *v.* Henderson National Bank 258
American Exchange National Bank *v.* Crooks 170
American Exchange National Bank *v.* Dugan 170
American Exchange National Bank *v.* Oregon Pottery Company 184
American National Bank *v.* Love 118
American National Bank *v.* National Wall Paper Company 104
American National Bank *v.* Williams 105, 133
American Surety Company *v.* Pauly 50
Anderson *v.* Alton National Bank 77
Anderson *v.* First National Bank 255
Anderson *v.* Gill 71
Anderson *v.* Kissam 174
Anderson *v.* Line 29
Anderson *v.* Pacific Bank 200
Anderson *v.* Philadelphia Warehouse Company 31, 219
Andrews *v.* Varrell 186
Anheuser-Busch Brewing Association *v.* Clayton 74
Anniston National Bank *v.* School Committee of Town of Durham 170
Armour Packing Company *v.* Davis 77
Armstrong *v.* American Exchange National Bank 125
Armstrong *v.* Bank 128
Armstrong *v.* National Bank of Boyertown 75
Armstrong *v.* Chemical National Bank ... 68, 149, 154, 199
Armstrong *v.* Ettlesohn 216
Armstrong, In re 71, 127, 199
Armstrong *v.* Second National Bank of Springfield 52, 192
Armstrong *v.* Stanage 53, 124, 213
Armstrong *v.* Trautman et al 141
Armstrong *v.* Warner 190
Armstrong *v.* Wood 53, 213
Arnan *v.* First National Bank 25

Page.

Arnot *v.* Bingham 78
Aspinwall *v.* Butler 53, 54, 106
Atchison, Exchange National Bank of, *v.* Washita Cattle Company 138
Atlanta National Bank *v.* Davis 76
Atlantic National Bank *v.* Harris 80
Atlas National Bank *v.* Holm et al 163
Atlas National Bank *v.* Savery 134
Auburn, National Bank of, *v.* Lewis.... 259
Auburn Savings Bank *v.* Hayes 126, 198
Austin *v.* The Aldermen 238
Anten *v.* U. S. National Bank of New York 182

B.

Babcock *v.* Wolf 195, 255
Bacon *v.* United States 92
Bain et al. *v.* Peters 126
Bailey *v.* Mosher 172, 180
Bailey *v.* Sawyer 27, 31
Bailey *v.* Tillinghast 143, 221
Baker *v.* Ault et al 122
Baker *v.* Beach et al 36
Baker *v.* Old National Bank of Providence, R. I., et al 37
Baker *v.* Reeves et al 37
Baker *v.* Texarkana National Bank et al. 24
Balbach et al. *v.* Frelinghuysen.... 73, 96, 186, 205
Baleh *v.* Wilson 188
Baldwin *v.* Canfield 209
Baldwin *v.* State National Bank of Minneapolis 158
Ballinger National Bank *v.* Bryan 157
Baltimore, Central National Bank of, *v.* Connecticut Mutual Life Insurance Company 152
Baltimore, National Exchange Bank of, *v.* Peters et al 179
Baltimore, Third National Bank of, *v.* Boyd 144, 148
Bangor, Merchants' National Bank of, *v.* Glemlon 106
Bank *v.* Armstrong 147, 194, 215
Bank of Bethel *v.* Pahquioque Bank 19, 20, 110, 124, 134, 212
Bank *v.* Kennedy 211
Bank *v.* Lanier 149, 153, 248, 254
Bank *v.* Latimer 201
Bank *v.* McIntyre 80
Bank *v.* Zent 225
Bank of the Metropolis *v.* First National Bank of Jersey City 168
Bank of Redemption *v.* Boston 227, 229, 230
Barbour *v.* National Exchange Bank 191
Barhorst et ux. *v.* Armstrong et al 123
Barnes *v.* Swift 141
Barnett *v.* Muncie National Bank 257, 258
Bartlett *v.* Woodbine Savings Bank 170
Bashaw *v.* United States 101
Batchelor *v.* United States 83
Bates, In re 200
Bates *v.* Paddock 67
Bates *v.* Salt Springs National Bank ... 149
Bath Savings Institution *v.* Sagadahoc National Bank 102, 253
Bayor *v.* American Trust and Savings Bank 127
Beal *v.* Essex Savings Bank 219
Beal *v.* National Exchange Bank of Dallas 76
Beal *v.* City of Somerville 205
Beard *v.* Independent District of Pella .. 208
Beardsley *v.* Webber 160
Beaver *v.* Beaver 99
Becker's Investment Agency *v.* Rea 153
Beckham *v.* Shackelford 214

Page.

Bell v. Hanover National Bank 68
Bellville, People's Bank of, v. Manufacturers' National Bank of Chicago..... 118
Benton v. German-American National Bank..... 168
Benton v. Holmes..... 186
Berney National Bank v. Guyon..... 209
Bickford v. First National Bank of Chicago..... 59, 61
Bird's Executors v. Cockrem..... 216
Birmingham National Bank v. Bradley 21, 65, 108, 137
Birmingham National Bank v. Mayer . . 127
Bissell v. The First National Bank of Franklin..... 173
Blackmore v. Guarantee Company of North America et al..... 49
Blackmore v. Woodward et al..... 32
Blame, First National Bank of, v. Blake.. 171, 172
Blair v. First National Bank of Mansfield. 171
Blanchard v. Commercial Bank of Tacoma 107, 215
Bletz v. Columbia National Bank..... 134
Bloch v. Creditors..... 65
Board of County Commissioners of Rice County v. Citizens' National Bank of Faribault..... 235
Board of Commissioners of Montgomery County v. Elston..... 66, 227
Bobs v. People's National Bank..... 257
Boone County National Bank v. Latimer 199
Booth et al. v. Welles..... 205
Boston, Central National Bank of, v. Hazard et al..... 213
Boston, City of, v. Beal..... 213, 214, 223
Boston National Bank v. Jose..... 160
Boston National Bank v. City of Seattle. 233
Bosworth v. Jacksonville National Bank 117
Bowdell v. Farmers and Merchants' National Bank of Baltimore..... 28, 218, 248
Bowden v. Johnson..... 27, 31, 107, 218, 249
Bowden v. Santos..... 249
Bowen v. Needles National Bank 19, 61, 119, 196, 256
Bowman et al. v. Clark et al..... 71
Bowman v. First National Bank..... 206
Boyer v. Boyer..... 228, 230, 231
Boykin v. Bank of Fayetteville..... 77
Boynoll v. State..... 227
Brayden's Estate, In re..... 55
Bradley v. The People..... 227
Braham v. First National Bank..... 164
Branch v. The United States..... 78, 98
Branch v. United States National Bank.. 78
Breese v. United States..... 94
Bressler v. Wayne County..... 241
Breyfogle et al. v. Walsh et al..... 122
Briggs v. Spaulding..... 176, 180, 212
Brinckerhoff v. Bostwick..... 20, 135, 179
Britton v. Evansville National Bank..... 229
Brodrick v. Brown..... 32
Brooke v. Tradesmen's National Bank... 63
Brown v. Carbonate Bank of Leadville... 203
Brown v. Ellis..... 36, 41, 106
Brown v. Farmers and Merchants' National Bank..... 103, 184
Brown v. Finn..... 218
Brown v. First National Bank..... 104
Brown v. French..... 101, 123, 216, 243
Brown v. Marion National Bank..... 265
Brown v. Smith..... 142
Brown v. The Second National Bank of Erie..... 262
Brown v. Tillinghast..... 55
Bruner v. First National Bank..... 131
Buchanan et al. v. Drovers' National Bank of Chicago..... 258
Buchanan County, First National Bank of, v. Deuel County..... 137, 156
Buffalo County National Bank v. Gilcrest 21
Buffalo, Farmers and Merchants' National Bank of, v. Rogers..... 196
Buffalo German Insurance Company v. Third National Bank..... 150
Burie v. Commissioners of Fayetteville .. 243
Bullard v. Bank..... 52, 119, 238
Bundy v. Cocke..... 33
Bund v. Jackson..... 250
Bunt v. Rhonn..... 122

Page.

Burbage v. American National Bank..... 171
Burlington, Howard National Bank of, v. Loomis..... 158
Burnham et al. v. First National Bank of Leoti..... 134
Burrill v. President, Directors, etc., of the Nahant Bank..... 179
Burroughs v. Tradesmen's National Bank. 64
Burrows v. Niblack..... 194
Burrows v. State..... 63
Burt v. Bailey..... 219
Burt v. Richmond..... 222
Burtnett, Administrator, v. The First National Bank..... 96
Burton v. Burley..... 192
Bushnell v. Leland..... 36
Bushnell v. The Chautauqua County National Bank..... 192
Butler, Receiver, v. Aspinwall..... 29
Butler et al. v. Cockrill..... 103, 127, 149
Butler v. Coleman..... 47, 197
Butler v. Demmon..... 47
Butler v. Eaton..... 25, 51, 218
Butler v. Mixter..... 17
Butler v. Poole..... 20, 28
Butler v. Whitney..... 47

C.

Cadiz, Bank of, v. Stevens..... 102
Cadle v. Baker..... 103
Cadle v. Tracy..... 134
Cady v. Case..... 64
Cake v. The First National Bank of Lebanon..... 263
California Bank v. Kennedy..... 43, 111, 221
Camden, National State Bank of, v. Pierce..... 232
Cameron v. First National Bank..... 154
Campbell v. First National Bank..... 184
Canfield v. The State National Bank of Minneapolis..... 154
Carlisle, First National Bank of, v. Graham 148
Carson et al. v. Commercial National Bank, Independence, Kans..... 42
Carthage, City of, v. First National Bank of Carthage..... 232
Case v. Bank..... 20, 31, 249
Case v. Citizens' Bank of Louisiana .. 197, 198, 251
Case, Receiver, v. Small..... 28, 212, 213
Case v. Terrell..... 135, 211
Casey v. Adams..... 19
Casey v. Galli..... 25, 26, 31, 80, 81, 103, 106
Casey v. La Société de Credit Mobilier de Paris..... 102, 125, 198, 251
Castle v. Corn Exchange Bank..... 65
Castles v. City of New Orleans..... 232
Cecil National Bank v. Thurber..... 122
Central National Bank v. Pratt..... 257
Central National Bank v. Richland National Bank..... 45
Central National Bank v. Spratlen..... 147
Central National Bank v. United States 226, 229, 230
Centralia, First National Bank of, v. Marshall..... 152
Charleston v. People's National Bank.... 54, 226
Charlotte, First National Bank of, v. National Exchange Bank of Baltimore..... 192
Charnley v. Sibley et al..... 189
Chase National Bank v. Faurot..... 161, 262
Chattahoochee National Bank v. Schley .. 222
Chattanooga, National Bank of, v. Mayor. 232
Chemical National Bank v. Armstrong... 68, 132, 147, 191, 214
Chemical National Bank v. Bailey..... 125
Chemical National Bank v. City Bank.... 137, 147
Chemical Bank v. City Bank of Portage 22
Chemical National Bank v. Hartford Deposit Company..... 126, 143, 144, 215, 216
Chemung, National Bank of, v. Elmira .. 237
Chesapeake Bank v. The First National Bank of Baltimore..... 78
Chetwood v. California National Bank 23
Chetwood, Ex parte..... 23, 216
Chicago First National Bank of, v. Corbin 140
Chicago First National Bank of, v. Reno County Bank..... 71

Page.

Chicago, First National Bank of, *v.* Steinway et al. 138
Chicago, German National Bank of, *v.* Kimball 241
Chicago, Merchants' National Bank of, et al. *v.* Sabin et al 111
Chicago Railway Equipment Company *v.* Merchants' Bank 167
Chipman *v.* Ninth National Bank 99
Chism *v.* First National Bank 64
Chrystie et al. *v.* Foster 183
Chubb *v.* Upton 54
Cincinnati, Hamilton and Dayton Railroad Company *v.* Metropolitan National Bank 21
Cincinnati, Union National Bank of, *v.* Miller, Treasurer of Hamilton County, Ohio 138
Cincinnati Oyster and Fish Company *v.* National Lafayette Bank 60
Circleville, First National Bank of, *v.* Bank of Monroe 72
Citizens' Bank *v.* Houston 76
Citizens' National Bank *v.* Dowd 125, 206
Citizens' National Bank *v.* Wintler 161
City National Bank *v.* Paducah 227
City National Bank *v.* Phelps 80
City National Bank *v.* Thomas 118
Claasen, In re 87
Claasen *v.* United States 87
Claflin *v.* Houseman 134
Clarion, First National Bank of, *v.* Brenneman's Executors 111
Clarion, Second National Bank of, *v.* Morgan 257, 262
Clarke National Bank *v.* The Bank of Albion 59, 173
Clemmer *v.* Drovers' National Bank 96
Cleveland, Cincinnati, Chicago and St. Louis Railway Company *v.* Hawkins et al 225
Cleveland, Brown & Co. *v.* Shoeman 67
Cleveland, Commercial Bank of, *v.* Simmons 137
Clews et al. *v.* Bardon et al 178
Clinton, Iowa, National Bank of, *v.* Dorsett Pipe and Paving Company 197
Cochecho National Bank *v.* Haskell 102, 173
Cochran *v.* United States 112, 218
Cockrill *v.* Abeles et al 181, 210
Cockrill *v.* Butler et al 181
Cockrill *v.* Cooper et al 181
Coffey *v.* The National Bank of Missouri 80, 222
Coffin *v.* The United States 83, 84, 86, 121
Collins *v.* Chicago 226
Collins *v.* State 95
Colt *v.* Brown 186
Columbia National Bank *v.* Rice 103, 108, 170
Columbia National Bank *v.* Western Iron and Steel Company 22, 162
Columbus, The First National Bank of, plaintiff in error, *v.* Garlinghouse et al 263
Commercial Bank of Pennsylvania *v.* Armstrong 74
Commercial National Bank *v.* Armstrong 75
Commercial National Bank *v.* Cannitf 25
Commercial National Bank *v.* First National Bank 61
Commercial Bank, In re 97, 200
Commercial National Bank *v.* King County 233
Commercial Nat. Bk. et al. *v.* Pirie et al 119
Commercial National Bank *v.* City of Seattle 233
Commissioners of Rice County *v.* Citizens' National Bank of Faribault 227
Commissioners of Silver Bow County *v.* Davis 241
Commonwealth *v.* Bank of Kentucky 233
Commonwealth *v.* Barry 83
Commonwealth *v.* Deposit Bank 233
Commonwealth *v.* Farmers' Bank 233
Commonwealth *v.* Felton 82, 134
Commonwealth *v.* Manufacturers and Mechanics' Bank of Philadelphia 232
Commonwealth *v.* Merchants and Manufacturers' National Bank 234

Page.

Commonwealth *v.* Frankfort National Bank 233
Commonwealth *v.* State National Bank 233
Commonwealth *v.* Tenney 82
Commonwealth Bank *v.* Clark 209
Commonwealth ex rel. Turrey *v.* Ketner 82, 134
Concord, First National Bank of, *v.* Hawkins 39, 43, 105
Concordia, First National Bank of, *v.* Rowley 261
Congdon & Co. *v.* Beard 172
Conklin *v.* The Second National Bank 52, 248
Connaway, Receiver, In re 47
Connecticut River Banking Company et al. *v.* Rockbridge County 215
Consolidation National Bank *v.* Fidelity and Casualty Company of New York 49
Continental National Bank *v.* Eliot National Bank et al 45
Continental National Bank *v.* McGeoch 129, 181
Conway *v.* Halsey 20, 179
Conzman *v.* First National Bank 232
Cooke *v.* The State National Bank of Boston 59
Cook County National Bank *v.* United States 185, 204
Cooper Insurance Company *v.* Hawkins 255
Cooper *v.* Hill 172
Cooper *v.* Leather Manufacturers' National Bank 140
Corcoran *v.* Batchelder 152
Corn Exchange Bank *v.* Blye 212
Corn Exchange Bank *v.* Mechanics' National Bank of Newark, N. J 46
Corwine et al. *v.* Thompson National Bank of Putnam et al 211
County Commissioners *v.* Farmers and Mechanics' National Bank of Frederick 227, 241
County of Lancaster *v.* Lancaster County National Bank 240
Covington City National Bank *v.* Commercial Bank 170
Covington, Ky., Farmers and Traders' National Bank of, *v.* Greene et al 107
Covington, City of, *v.* First National Bank 233
Covington, City of, *v.* German National Bank 233
Cox *v.* Beck et al 265
Cox *v.* Ehmendurf 221
Cox *v.* Montague 34
Cox *v.* Robinson 194
Cragie et al. *v.* Hadley 204, 206
Cragie *v.* Smith 74
Crane *v.* Fourth Street National Bank 77
Creveling et al. *v.* Bloomsbury National Bank 62
Crocker *v.* First National Bank of Chetopa 257
Crocker *v.* Marine National Bank of New York 137
Crocker *v.* Whitney 209, 210
Crook *v.* First National Bank 21, 98
Cruikshank *v.* Fourth National Bank 138
Cummings *v.* National Bank 230

D.

Daggs *v.* Phœnix National Bank 133
Dakota, National Bank of, *v.* Taylor 250
Dallas, National Exchange Bank of, *v.* Beal 73
Danforth et al. *v.* National State Bank of Elizabeth 257
Darby *v.* Berney National Bank 174
Davenport Bank *v.* Davenport 228
Davenport National Bank *v.* Mittelbuscher, Collector, et al 79
Davis *v.* Cook 134, 218
Davis *v.* Elmira Savings Bank 200, 201, 203
Davis *v.* Essex Baptist Society 27, 218
Davis *v.* Industrial Manufacturing Company 187
Davis *v.* Knipp 190
Davis *v.* Randall 257
Davis, Receiver, *v.* Stevens 28, 218
Davis *v.* Watkins 39
Davis *v.* Weed 26

Page.

Dearborn *v.* The Union National Bank of Brunswick 67
Dearborn *v.* Washington Savings Bank .. 97
Decatur, First National Bank of, *v.* Johnston 198
Decatur, First National Bank of, *v.* Priest 146
Decorah, First National Bank of, *v.* Holan 162
De Haven *v.* Kensington National Bank .. 148
Delano *v.* Butler 26, 53, 54
Delaware, Lackawanna and Western Railroad Company *v.* Oxford Iron Company 149
Denton *v.* Baker 216, 217
Denver, American National Bank of, *v.* National Benefit and Casualty Company et al. (Wiswall, intervener) 214
Denver, First National Bank of, *v.* Wilder. 167
Deposit Bank *v.* Franklin County 233
Des Moines National Bank *v.* Harding ... 157
De Weese *v.* Smith 39, 43
Ditty *v.* Dominion National Bank of Bristol, Va 131, 147
Dooley *v.* Hadden 124
Dooley *v.* Pease 48
Dorchester, First National Bank of, *v.* Smith 261
Dorsey *v.* United States 92
Doty *v.* First National Bank 252
Dowd et al. *v.* National Park Bank 117
Dougherty *v.* Hollstetter 160
Dow *v.* Irasburgh National Bank of Orleans 138
Dow et al. *v.* United States 89
Drake *v.* Rolio 186
Dresser *v.* Traders' National Bank 255
Driesbach *v.* National Bank 258
Drovers' National Bank *v.* Blue 162
Dumond *v.* Merchants' National Bank 145
Dumont *v.* Fry 150
Duncan *v.* First National Bank of Mount Pleasant 132
Durkee *v.* National Bank 100
Dutton *v.* Citizens' National Bank 235
Dutton *v.* First National Bank 235
Dygert *v.* Vermont Loan and Trust Co ... 266

E.

Eans *v.* Exchange Bank 80
Earle *v.* Carson 42
Earle *v.* Conway 48
Earle *v.* Coyle 39
Earle, In re 70
Earle *v.* Miller 191
Earle *v.* Pennsylvania 47, 48
Earle *v.* Rogers et al 43
East River National Bank *v.* Gove 145
Eastern Townships Bank *v.* Vermont National Bank of St. Albans and Another. 154
Eaton *v.* Pacific National Bank 121
Eaton *v.* Union County National Bank ... 234
Eccles *v.* Drovers and Mechanics' National Bank 216
Elder *v.* First National Bank of Ottawa .. 153
Elkhart, First National Bank of, *v.* Armstrong 72
Elkhart National Bank of Elkhart, Ind., *v.* Northwestern Guaranty Loan Co. of Minneapolis, Minn., et al 36, 141
Ellis *v.* Little 212
Ellis *v.* First National Bank of Olney 258
El Paso National Bank *v.* Fuchs 147, 190, 224
Elwood *v.* First National Bank 151
Emmerling *v.* First National Bank 256
Eno, In re 134
Evansville Bank *v.* Britton 231
Evansville, First National Bank of, *v.* Fourth National Bank of Louisville 144, 168
Evansville National Bank *v.* Metropolitan National Bank 250
Evans *v.* United States 120
Erisman *v.* Delaware County National Bank 18
Exchange National Bank *v.* Clement ... 47
Exchange National Bank *v.* Johnson et al 165
Exchange National Bank *v.* Wolverton 160
Exeter National Bank *v.* Orchard 261, 262

F.

Fairbanks *v.* Merchants' National Bank .. 171
Fairhaven, National Bank of, *v.* The Phœnix Warehousing Company 51, 102, 218
Fallkill National Bank *v.* Sleight 157
Farmers' Bank *v.* Board of Councilmen of City of Frankfort 233
Farmers' Bank *v.* City of Henderson 233
Farmers' Bank *v.* Franklin County 233
Farmers' National Bank *v.* Backus 196
Farmers' National Bank *v.* Dearing 258
Farmers' National Bank *v.* Thomas 18
Farmers and Mechanics' Bank *v.* Baldwin 254
Farmers and Mechanics' Bank *v.* Dearing 78, 257
Farmers and Mechanics' Bank *v.* Hoagland 260
Farmers and Merchants' National Bank *v.* Novitch 165
Farmers and Merchants' National Bank *v.* Smith 255
Farmers and Merchants' National Bank *v.* Waco Electric Railway and Light Company 24, 46, 103, 128, 149, 154, 162, 215
Farmers and Traders' National Bank *v.* Connor 255
Farmers and Traders' National Bank *v.* Hoffman 234
Farmers and Traders' National Bank *v.* Snodgrass 118
Fayette County, National Bank of, *v.* Dushane 263
Fidelity Safe Deposit and Trust Company *v.* Armstrong 143
Fifth National Bank *v.* Armstrong, etc .. 75
Fifth National Bank *v.* Central National Bank 64
Finn *v.* Brown 27, 103
First National Bank *v.* Allen 111
First National Bank *v.* Anderson 81
First National Bank *v.* Armstrong 73, 75
First National Bank *v.* Ayers 234, 235
First National Bank *v.* Bailey 234
First National Bank *v.* Bayliss 157
First National Bank *v.* Bonner 166
First National Bank *v.* Brodbecker 232
First National Bank *v.* California National Bank 109
First National Bank *v.* Carter 158
First National Bank *v.* Cass County 24
First National Bank *v.* Cecil 163
First National Bank *v.* Chehalis County. 235
First National Bank *v.* Chilson 160
First National Bank *v.* City National Bank 77
First National Bank *v.* City of Covington 246
First National Bank *v.* City of Richmond. 246
First National Bank *v.* Clark 64, 98
First National Bank *v.* Cody 109
First National Bank *v.* Collins 162
First National Bank *v.* Commercial National Bank 200
First National Bank *v.* Craig 77
First National Bank *v.* De Morse 188
First National Bank *v.* District Township of Doon (Iowa) 108
First National Bank *v.* Douglas County .. 229, 235
First National Bank *v.* Dovetail Body and Gear Company 103, 129
First National Bank *v.* Forest 133
First National Bank *v.* Garlinghouse 257
First National Bank *v.* Gruber 132
First National Bank *v.* Hairo 209
First National Bank *v.* Harris 166
First National Bank *v.* Hellver 108
First National Bank *v.* Hershire 235
First National Bank *v.* Hughes 51, 78
First National Bank *v.* Huntington Distilling Company 149
First National Bank *v.* Lambert 157, 262
First National Bank *v.* Laughlin 160
First National Bank *v.* Ledbetter 170
First National Bank *v.* Lindenstruth 150

Page.

First National Bank *v.* Lynch 104
First National Bank *v.* Mann 69
First National Bank *v.* Mansfield Savings Bank 77
First National Bank *v.* Marshall 157
First National Bank *v.* Marshall and Ilsley Bank 104, 157
First National Bank *v.* McKinney 108
First National Bank *v.* McInturff 262
First National Bank *v.* Merchants' National Bank 63
First National Bank *v.* Miller 64
First National Bank *v.* Morgan 134, 258
First National Bank *v.* Munzesheimer 254
First National Bank *v.* National Exchange Bank 192, 254
First National Bank *v.* Nelson 64
First National Bank *v.* Northwestern National Bank 60, 115
First National Bank *v.* Peavey 53
First National Bank *v.* Peltz 98
First National Bank *v.* Peterborough 227
First National Bank *v.* Sanford 200
First National Bank *v.* Schmidt 69
First National Bank *v.* City of Seattle 233
First National Bank *v.* Smith 163
First National Bank *v.* Stuetzer 166
First National Bank *v.* Still 49
First National Bank *v.* Stone 103
First National Bank *v.* Turner 262
First National Bank *v.* Van Ness 163
First National Bank *v.* Weston 170
First National Bank *v.* Wills Creek Coal Company 64
First National Bank *v.* Wood 18
First National Bank *v.* Zeims 160
Fisher *v.* Adams 215
Fisher *v.* Continental National Bank 126
Fisher *v.* Denver National Bank 69
Fisher *v.* Knight 188
Fisher *v.* Simons 214
Fisher *v.* Tradesmen's National Bank 126
Fisher *v.* United States National Bank 126
Fisher *v.* Yoder 135
Flannegan et al. *v.* California National Bank et al 173
Flint *v.* Board of Aldermen of Boston 236
Flint Road Cart Company *v.* Stephens 203
Florence Railroad and Improvement Company *v.* Chase National Bank 17, 262
Flour City National Bank *v.* Grover 160
Flour City National Bank *v.* Miller 262
Foerderer *v.* Tradesmen's National Bank of New York 81
Foll's appeal 248
Follett *v.* Tillinghast 141
Forster *v.* Second National Bank 21
Fort Edward, National Bank of, *v.* The Washington County National Bank 145
Fortier *v.* New Orleans National Bank 193, 208, 209
Fort Scott, First National Bank of, *v.* Drake 181
Fort Worth, City National Bank of, *v.* Hunter 156
Fort Worth, City National Bank of, In re 155
Foss *v.* First National Bank of Denver 139
Foster *v.* Chase et al 33
Foster *v.* Lincoln et al 33, 35, 252
Foster *v.* Rincker 74
Foster *v.* Wilson 220
Fourth Street National Bank *v.* Yardley, receiver 204, 207
Fowler *v.* Scully 209
Fox *v.* Home Company 18
Franklin County National Bank *v.* Beal 75
Franklin National Bank *v.* Newcombe 69
Frater *v.* Old National Bank 41
Frazer *v.* Seibern 227
Freeman Manufacturing Company *v.* National Bank of Republic 122
Freiberg *v.* Stoddart 74
Frelinghuysen, Receiver, etc., *v.* Baldwin et al 216
Friberg *v.* Cox 65, 130
Friend, In re 77
Fridley *v.* Bowen 209
Furber *v.* Stephens 205

G.

Gale *v.* Chase National Bank 175
Gallot *v.* United States 89
Gardes *v.* United States 89
Garfield National Bank *v.* Kirchway 24
Gardner *v.* Dunn 161
Garner *v.* Second National Bank 46
Garnett, First National Bank of, *v.* Ayers 234
Gatch *v.* Fitch 31, 198
Georgia National Bank *v.* Henderson 145
German National Bank *v.* Leonard 109
German National Bank *v.* Louisville Butchers' Hide and Tallow Company 103
German National Bank *v.* Meadowcroft 102
Germania National Bank *v.* Case 27, 139
Gerner *v.* Thompson 21, 114
Getman *v.* Second National Bank of Oswego 264
Gettysburg National Bank *v.* Chisolm 160
Gibbons *v.* Anderson et al 181
Gibbons *v.* Hecox 149
Gibbs *v.* Howard 186
Gibson *v.* Peters, receiver 101
Gilbert *v.* McNulta 217
Girault *v.* United States 89
Glenn *v.* Porter 251
Gloversville, National Bank of, *v.* Wells 195
Gold Mining Company *v.* Rocky Mountain National Bank 152, 153
Goldsbury *v.* Inhabitants of Warwick 237
Goldthwaite *v.* National Bank 188
Gordon *v.* Third National Bank of Chattanooga 167
Goshen National Bank *v.* State 145, 168
Grafton, First National Bank of, *v.* Babbidge et al 169
Graham *v.* National Bank of New York 209
Grant *v.* Spokane National Bank et al 213
Graves *v.* Corbin 140
Graves *v.* The Lebanon National Bank 48
Graves *v.* United States 88
Gray *v.* Rollo 186
Green *v.* Purcell National Bank 65
Green *v.* Wallkill National Bank 20
Greenville, City National Bank of, *v.* Bruce 159
Greenville, First National Bank of, *v.* Sherburne 194
Greer *v.* The Dalles National Bank 208
Griffin *v.* Peters 201
Grow *v.* Cockrill 154
Gruber *v.* First National Bank of Clarion 264
Gruetter *v.* Stuart 38
Grundy County National Bank *v.* Rulison 110
Guelich *v.* The National State Bank of Burlington 70
Guernsey *v.* Black Diamond Coal and Mining Company (Iowa) 131
Guild *v.* First National Bank of Deadwood 260
Guntersville, Bank of, *v.* Webb 97
Guthrie *v.* Reid 70, 264

H.

Hackettstown National Bank *v.* Ming 104, 122
Hadden et al. *v.* Dooley et al 24, 124, 175
Hade *v.* McVay 134
Hagar *v.* Union National Bank 45, 149
Hailey, First National Bank of, *v.* G. V. B. Mining Co 155
Hale *v.* Walker 218
Hallam *v.* Tillinghast 139
Hallowell National Bank *v.* Marston 165
Hambright *v.* National Bank 264
Hamer *v.* First National Bank 109
Hammond *v.* Hastings 149
Hancock National Bank *v.* Ellis 220
Harrington *v.* First National Bank of Chittenango 171, 172
Harvey *v.* Allen 46
Harvey *v.* Girard National Bank 78
Harvey, Receiver, etc., *v.* Lord 17
Hatch *v.* Johnson Loan and Trust Company 167
Hathaway *v.* First National Bank of Cambridge 196
Hauerwas *v.* Goodloe 108
Haugan *v.* Sunwol 174
Hauptman *v.* First National Bank 96

Page.

Havens *v.* National City Bank of Brooklyn 47
Hawkins *v.* State Loan and Trust Company 22
Hayden *v.* Brown 102
Hayden *v.* Chemical National Bank 129, 203
Hayden *v.* Thompson 21, 101, 114, 127
Hayden *v.* Williams 102, 110, 221
Hayes *v.* Fidelity Insurance Trust and Safe Deposit Company 42
Hayes, Receiver, *v.* Beardsley 199
Hayes *v.* Shoemaker 30, 249
Hayward *v.* Eliot National Bank 104
Hazard *v.* National Exchange Bank of Newport 250
Heath *v.* Second National Bank of Lafayette 209
Hedlund *v.* Dewey 254
Heidelbach *v.* National Park Bank 64, 189
Hendee *v.* Connecticut and Passumpsic Railroad Company 135
Henderson *v.* Myers 20
Henderson *v.* O'Connor 76
Henderson, use of Second National Bank of Titusville, *v.* Waid 263
Hennessy *v.* City of St. Paul et al 255
Hepburn *v.* Danville National Bank 215
Hepburn *v.* Kincannon 131
Hepburn *v.* School Directors 246
Herman, In re 213
Hershire *v.* First National Bank 229, 235
Hettinger *v.* Meyers 167
Hibernia National Bank, appeal of 219
Higgins et al. *v.* Citizens' National Bank of Kansas City 261
Higgins *v.* Worthington 128
Hightstown, First National Bank of, *v.* Christopher 168
Higley *v.* The First National Bank of Beverly 263
Hill *v.* National Bank of Barre 260
Hill *v.* Exchange Bank 231
Himrod *v.* Baugh 186
Hindman *v.* First National Bank of Louisville et al 148, 256
Hines *v.* Marmolejo 132
Hintermister *v.* First National Bank 257, 258
Hirsh *v.* Jones et al 19
Hiscock *v.* Lacy 135
Hitz *v.* Jenks 212
Hobart, receiver, etc., *v.* Gould 28
Hobart, receiver, etc., *v.* Johnson 28
Hobbs *v.* Chemical National Bank (Ga.) 23
Hobbs *v.* Western National Bank 180, 250
Hoke *v.* People 138
Holmes *v.* Boyd 209
Holt *v.* Thomas 32
Homer *v.* National Bank of Commerce 150, 191
Hopkinsville, City Bank of, *v.* Blackmore 206
Horne *v.* Greene 66, 227
Horton *v.* Mercer 219
Hot Springs Independent School District, etc., *v.* First National Bank of Hot Springs 136
Houghton *v.* Hubbell 221
Howe *v.* Barney et al 20, 179
Howell *v.* The Village of Cassopolis 237
Hower *v.* Weiss Malting and Elevator Company et al 122
Hubbell *v.* Houghton 36
Hudson, Farmers' National Bank of, *v.* Jones, Governor 156
Huttaker *v.* National Bank of Monticello 102
Hughes *v.* Neal Loan and Banking Company 76
Hughitt *v.* Hayes 186
Hulings *v.* Hulings Lumber Company et al 64
Hulitt *v.* Bell et al 36
Hulitt, In re 39
Humphreys *v.* Third National Bank of Cincinnati, Ohio 109, 196
Hungerford National Bank *v.* Van Nostrand 109
Hunt, appellant 57
Hunt In re 192
Hunt *v.* Townsend 75
Hutchinson National Bank *v.* Crow 108, 210

Page.

I.

Illinois Paper Company *v.* Northwestern National Bank 201
Illinois Trust and Savings Bank *v.* First National Bank and another, receiver, etc. 205
Imperial Roller Milling Company *v.* First National Bank 186
Implement Company *v.* Stevenson 54
Importers and Traders' National Bank *v.* Peters et al 75
Indian Head National Bank *v.* Clark 162
Indiana National Bank *v.* First National Bank 115
Indianapolis, Meridian National Bank of, *v.* First National Bank of Shelbyville 60
Insurance Company *v.* Phinney 185
Irons et al. *v.* Manufacturers' National Bank of Chicago et al 29, 33, 151, 212, 249
Israel *v.* Gale 19

J.

Jackson *v.* Fidelity and Casualty Company 216
Jackson *v.* United States 185
Jacobus *v.* Monongahela National Bank of Brownsville 45
Jefferson, National Bank of, *v.* Bruhn et al 67, 132
Jefferson, National Bank of, *v.* Fare et al. 78, 136
Jenkins *v.* National Village Bank of Bowdoinham 67
Jewett *v.* United States 93
Jewett *v.* Whitcomb 136
Jewett et al. *v.* Yardley 131
Johnson *v.* Lallin 248, 249
Johnson *v.* National Bank of Gloversville 257, 259
Johnston *v.* Charlottesville National Bank 17
Johnston Fife Hat Company *v.* National Bank 147
Jones *v.* Rushville National Bank 232
Jordan, administratrix, etc., *v.* The National Shoe and Leather Bank of New York. 186, 254

K.

Kaiser et al. *v.* First National Bank of Brandon 164
Kaiser *v.* United States National Bank (Ga.) 23
Kansas City, Mo., Metropolitan National Bank of, *v.* Campbell Commission Company 201
Kansas City, Merchants' National Bank of, *v.* Lovitt 169
Kansas National Bank *v.* Quinton 194
Kansas Valley National Bank *v.* Rowell 209
Kelley *v.* Phoenix National Bank 78
Kelly, Mans & Co. *v.* Sioux National Bank et al 140
Kelsey *v.* The National Bank of Crawford 80
Kemp et al. *v.* National Bank of the Republic of New York 159
Kennedy *v.* California Savings Bank et al. 193
Kennedy *v.* First National Bank 253
Kennedy *v.* Gibson. 19, 20, 25, 26, 31, 33, 101, 211, 219
Kentucky, Bank of, *v.* Armstrong 233
Kentucky, Bank of, *v.* Board of Councilmen of City of Frankfort 233
Kentucky Flour Company's Assignee *v.* Merchants' National Bank 191
Kerr *v.* Urie 36
Kesner *v.* World's Fair Hippodrome 220
Keyser *v.* Hitz 26, 101, 156, 218
Kimball *v.* Dunn 111
King et al. *v.* Armstrong, receiver 32, 188
Kingman, Citizens' National Bank of, *v.* Berry et al 182, 184
Kirkwood *v.* Exchange National Bank 168
Kirkwood *v.* First National Bank 168
Kissam *v.* Anderson 130
Klepper *v.* Cox 130
Kyle *v.* The Mayor, etc 235

L.

Lacon, The First National Bank of, *v.* Myers 57
La Dow *v.* First National Bank 132

Page.

La Fayette, The National State Bank of, *v.* Ringel 57
La Grande National Bank *v.* Blum 160
La Grande Butter Tub Company *v.* National Bank of Commerce 200
Laing *v.* Burley 26
Lake Erie and Western Railroad Company *v.* Indianapolis National Bank 199
Lake National Bank *v.* Wolfeborough Savings Bank et al 139
Lamson *v.* Beard 172
Lanaux, La., Succession of 219
Lancaster County National Bank *v.* Bofenmyer 163
Lanham *v.* First National Bank 262
Lantry *v.* Wallace 40, 256
La Rose et al. *v.* Logansport National Bank et al 48, 49
Latimer *v.* Bard et al 54
Latimer *v.* Wood et al 18
Lawrence *v.* Greenup 102
Lawrence *v.* Stearns 105, 184
Lazear *v.* National Union Bank of Baltimore 254, 257, 264
Leach *v.* Hale 193, 223
Lease *v.* Barschall et al 42
Leather Manufacturers' National Bank *v.* Cooper, jr 135
Lebanon National Bank *v.* Karmany 265
Lehman *v.* Rothbarth 25
Leoti, First National Bank of, *v.* Fisher 226
Le Sassier *v.* Kennedy 135
Lewis *v.* Switz 33, 219
Lexington, Town Council of, *v.* Union National Bank 23
L'Herbette *v.* Pittsfield National Bank 96, 147
Libby *v.* Union National Bank 209
Lilianthal, In re 46
Lilly *v.* The Board of Commissioners of Cumberland County 66, 227
Lincoln National Bank *v.* Butler 165
Linn County National Bank *v.* Crawford 18, 136, 161
Lionberger *v.* Rouse 227
Little Rock, Merchants' National Bank of, *v.* United States 66, 230, 242
Lockwood *v.* The American National Bank 80, 171
Logan County National Bank *v.* Townsend 79, 134, 193, 254
Louisiana, Citizens' Bank of, *v.* Board of Assessors 230
Louisiana, Citizens' Bank of, *v.* Janin 68
Louisville Banking Company *v.* City of Louisville 233
Louisville, City of, *v.* Bank of Kentucky 233
Louisville, Third National Bank of, *v.* Stone 246
Louisville, Third National Bank of, *v.* Vicksburg Bank 148
Louisville Trust Co. *v.* Kentucky National Bank et al 265, 266
Lowell, Prescott National Bank of, *v.* Benjamin F. Butler 193
Luberg *v.* Commonwealth 83
Lucas *v.* Coe 37
Lucas *v.* Government National Bank 257
Lynchburg, First National Bank of, *v.* Marye, Auditor 80, 247
Lynchburg National Bank *v.* Marye, Auditor 80, 247
Lynchburg, National Exchange Bank of, *v.* Marye, Auditor 80, 247
Lynchburg, People's National Bank of, *v.* Marye, Auditor 80, 247
Lyndonville National Bank *v.* Fletcher 103, 116
Lyons *v.* Lyons National Bank 192
Lyons, First National Bank of, *v.* Ocean National Bank 173, 179

M.

Madison, National Bank of, *v.* Davis 259, 263
Magruder *v.* Coltson 249
Maguire *v.* Board of Revenue and Road Commissioners of Mobile County 245
Main, Assignee, *v.* Second National Bank of Chicago 137

Page.

Manistee, Mich., First National Bank of, et al. *v.* Marshall & Ilsley Bank of Milwaukee, Wis 105
Manufacturers' National Bank *v.* Continental Bank et al 75
Manufacturers' National Bank, In re 125
Mapes *v.* Scott 209, 210
Marbury *v.* Farmers and Mechanics' National Bank 67
Marine National Bank *v.* Humphreys 164
Market Bank *v.* Pacific National Bank 198
Market and Fulton National Bank *v.* Sargent 164
Marshall National Bank *v.* O'Neal 65
Massey *v.* Fisher 126, 189, 199
Mathews *v.* Columbia National Bank of Tacoma et al 54
Matteson *v.* Dent 41
Matthews *v.* The Massachusetts National Bank 173
Matthews *v.* Skinker 210
Maynard *v.* Bank 81
Mayor *v.* First National Bank of Macon 229
McAden *v.* Commissioners of Mecklenburg County 243
McBee *v.* Purcell National Bank 99
McCann *v.* First National Bank of Jeffersonville 55
McCartney *v.* Kipp 153
McClellan *v.* Chipman 203
McConville *v.* Gilmour 23
McCord *v.* California National Bank 64
McCormick *v.* Market National Bank 79, 144, 255
McCulloch *v.* Maryland 78
McDonald, Receiver, *v.* Chemical National Bank 66
McDonald, Receiver, *v.* Williams 102, 221
McDonald *v.* State of Nebraska 143, 151
McDonald *v.* Thompson 40, 151
McFarlin *v.* First National Bank 219
McGhee *v.* First National Bank of Tobias 261
McGhee *v.* Importers and Traders' National Bank 119
McIver *v.* Robinson 228
McLoghlin *v.* National Mohawk Valley Bank 107, 133
McKnight *v.* United States 92
McMahon, In re, *v.* Palmer 241
McNulty *v.* West Chicago Park Com'rs 110, 208
McVeagh *v.* The City of Chicago et al 236
Mead *v.* National Bank of Pawling 166
Meldrum *v.* Henderson 128
Memphis, Continental National Bank of, *v.* Buford 173
Memphis National Bank *v.* Snead 19
Mendota, First National Bank of, *v.* Smith 237
Mercantile Bank *v.* New York 226, 229
Mercantile National Bank *v.* Lander 247
Mercantile National Bank *v.* Shields 232
Mercer *v.* Dyer 189
Merchants' National Bank *v.* Ault 25
Merchants' National Bank *v.* Carhart 224
Merchants' National Bank *v.* Demere 67
Merchants' National Bank *v.* Gulbiartin 224
Merchants' National Bank *v.* McAnulty 25, 109, 162
Merchants' National Bank *v.* McGee 84
Merchants' National Bank *v.* McNeir 108
Merchants' National Bank *v.* Mears 209
Merchants' National Bank *v.* Peet 25
Merchants' National Bank *v.* Robinson 189
Merchants' National Bank *v.* School District No. 8 ..... 100, 133
Merchants' National Bank *v.* Sevier et al 260
Merchants' National Bank *v.* Spates 22, 162
Merchants' National Bank *v.* State National Bank 58, 60, 145, 191, 192
Merchants' National Bank *v.* Tracy 168
Merchants and Farmers' Bank *v.* Austin 76
Merchants and Manufacturers' National Bank *v.* Cummings 70
Merchants and Manufacturers' Bank *v.* Pennsylvania 245
Merchants and Planters' National Bank *v.* Trustees of Masonic Hall 110, 216
Merrill *v.* National Bank of Jacksonville 25, 102, 105, 128, 142

Page.

Merrill v. Florida Land Improvement Company 126, 248
Metropolitan National Bank v. Claggett .. 80, 135
Metropolitan National Bank v. Jansen et al 25
Metropolitan Trust Company v. Farmers and Merchants' National Bank 46, 47, 103, 128, 149, 154, 162, 215
Meyers v. Valley National Bank 248
Michigan Insurance Bank v. Eldred 80
Midland National Bank v. Schoen 163
Miller's estate 67
Miller v. First National Bank 97, 111
Miller v. Heilbron 240
Miller v. Howard et al 180
Miller v. National Bank of Lancaster 138
Miller v. Western National Bank 97
Milmo National Bank v. Carter 104
Missouri River Telegraph Company v. First National Bank of Sioux City 135, 258
Mitchell v. First National Bank of Chicago. 80
Mix v. The National Bank of Bloomington 106
Mize v. Bates County National Bank 219
Mobile, National Commercial Bank of, v. Mayor, etc., of Mobile 242
Modern Woodmen of America v. Union National Bank 25, 57
Mohrenstecher et al. v. Westervelt 50, 51
Monongahela National Bank v. Overholt .. 264
Monmouth, First National Bank of, v. Brooks 145
Montagu et al. v. Pacific Bank et al 225
Montgomery, First National Bank of, v. Armstrong 72
Monticello Bank v. Bostwick et al 116
Montpelier, First National Bank of, v. Hubbard et al 137
Montpelier, First National Bank of, v. Sioux City Terminal Railroad and Warehouse Company (Trust Company of North America, intervener) 156
Moore v. Jones 28, 218
Moore v. Mayor and Commissioners of Fayetteville 243
Moores v. Citizens' National Bank of Piqua 169
Morehouse v. Second National Bank of Oswego 264
Moreland v. Brown 226
Morris v. Eufaula National Bank 146
Morrison v. Price 29
Moss v. Whitzel 41, 152
Mound City Paint and Color Company v. Commercial National Bank 78
Mount Pleasant, First National Bank of, v. Tinsman 132
Mount Sterling National Bank v. Green .. 98
Moving, Receiver, etc., v. Lee et al 171, 177
Multnomah County et al. v. Oregon National Bank et al 199
Murphy v. First National Bank 96
Murray v. American Surety Company of New York 128, 136
Murray v. Pauly 57
Mustard v. Union National Bank 133
Myers v. Hettinger 142

N.

Nashua Savings Bank v. Anglo-American Land Mtg. and Agency Co 42
National Bank v. Butler 198
National Bank v. Carpenter 257
National Bank v. Case 25, 26, 66, 218, 249
National Bank of Redemption v. City of Boston 243
National Bank v. Colby 46, 125
National Bank v. Commonwealth 203, 229, 244
National Bank v. Danforth 265
National Bank v. Drake 180
National Bank v. Earl 193
National Bank v. Graham 222
National Bank v. Insurance Company 151
National Bank v. Johnson 132, 257
National Bank v. Kennedy 20
National Bank v. Matthews 208, 209
National Bank v. Taylor 164, 220
National Bank v. United States 243
National Bank v. Whitney 208, 209
National Bank of Commerce v. Atkinson .. 17, 182, 194
National Bank of Commerce v. City of Seattle 233
National Bank of Commerce v. Galland .. 108, 162
National Bank of Commonwealth v. Mechanics' National Bank 124, 125
National Board of Marine Underwriters v. National Bank of the Republic 115
National Commercial Bank v. McDonnell . 67, 102
National Commercial Bank v. Miller & Co 58, 63
National Exchange Bank v. Peters et al .. 124
National Exchange Bank v. Wilgus's Executors 163
National Gold Bank and Trust Company v. McDonald 63
National Loan and Investment Co. v. Rockland Co 172
National Park Bank v. Goddard 46
National Park Bank v. Grant 19
National Park Bank v. Harmon 35
National Pemberton Bank v. Porter 134
National Security Bank v. Butler 198
National Security Bank v. Edward F. Cushman 171
National Security Bank v. Price, Receiver. 197
National State Bank v. Young 227
National Union Bank v. Earle 66
Nead v. Wall 33, 219
Nebraska National Bank v. Ferguson 165
Nebraska, State of, v. National Bank of Orleans 99, 155, 195
Neill v. Rogers Bros. Produce Company .. 46
Nelson v. Burroughs 20
Nelson v. First National Bank of Killingly 69, 107, 167, 170
Newark Bank Company v. Newark 226, 229
Newark, National State Bank of, v. Boylan 259
Newark, North Ward National Bank of, v. City of Newark 227
Newbegin v. Newton National Bank 126
Newburgh, National Bank of, respondent, v. Daniel Smith 99
Newell v. National Bank of Somerset 259
New Orleans Canal and Banking Company v. City of New Orleans 242
New Orleans National Bank v. Raymond . 209
New Orleans, Germania National Bank of, v. Case 27
Newton National Bank v. Newbegin 129
New York, American Exchange National Bank of, v. First National Bank of Spokane Falls et al 155
New York Breweries Company v. Higgins 95
New York, Chatham National Bank of, v. Merchants' National Bank of West Virginia, appellant 137
New York, Chemical National Bank of, v. Armstrong 194
New York Fidelity and Casualty Co. v. Consolidated National Bank 49
New York, Germania Bank of, v. La Follette et al 161
New York, Hanover National Bank of, v. First National Bank of Burlingame, Kans 185
New York, Market National Bank of, v. Pacific National Bank of Boston 46
New York, Mayor of, etc., v. Tenth National Bank 154
New York, Mercantile National Bank of City of, v. Mayor, etc., of City of New York and another 244
New York, Merchants' National Bank of the City of, v. Samuel and another 65
New York, National Shoe and Leather Bank of the City of, v. Mechanics' National Bank of Newark, N. J 46
New York, People's Bank of the City of, v. Mechanics' National Bank of Newark 16
New York, Security Bank of, v. National Bank of the Commonwealth 20

Page.

New York Security and Trust Company et al. *v.* Lombard Investment Company of Kansas et al 69, 117
New York, The Metropolitan National Bank of, *v.* Lloyd 62
Niblack *v.* Cosler 57, 225
Nichols *v.* State 97
Nickerson *v.* Kimball 239
Nicollet National Bank *v.* City Bank 253
Niles *v.* Shaw 232
Noblesville, Citizens' State Bank of, *v.* Hawkins 255
North Bennington, First National Bank of, *v.* Town of Bennington 192
North Dakota, Guarantee Co. of, *v.* Hanway 24, 143
Northern Bank *v.* Bourbon County 233
Northern National Bank *v.* Mannico Rolling Mill Company 17
North River Bank, In re 204
Northwestern National Bank *v.* J. Thompson & Sons' Manufacturing Company .. 69
Norton *v.* Derby National Bank 22

O.

Oates *v.* First National Bank of Montgomery 79, 257
Ocean National Bank *v.* Carll 135, 212
O'Connor *v.* Brandt 191
O'Connor *v.* Witherby 33
Oddie et al. *v.* The National City Bank of New York 61
O'Hare *v.* Second National Bank of Titusville 152, 153
Old National Bank *v.* German American National Bank 76
Oldham *v.* Bank 166, 191
Omaha, First National Bank of, *v.* County of Douglas 137, 235
Omaha National Bank *v.* Walker et al 118
Onondaga County Savings Bank *v.* United States 76
Ordway *v.* Central National Bank 134, 151
Ornn *v.* Merchants' National Bank 209
Osborne *v.* Bank of the United States 78
Oswego, Second National Bank of, *v.* Burt 173
Overholt *v.* National Bank of Mount Pleasant 257
Owensboro National Bank *v.* Owensboro, . . 246

P.

Pacific National Bank *v.* Eaton 25, 53, 54, 218
Pacific National Bank *v.* Mixter 20, 45, 46
Palmer *v.* McMahon 226, 231
Palmer *v.* National Bank of Allentown 45
Pape *v.* Capital Bank of Topeka 193
Parker *v.* Robinson 33
Parkersburg National Bank *v.* Als 96
Park Hotel Co. *v.* Fourth National Bank of St. Louis 19
Parkhurst *v.* First National Bank of Clyde 261
Pattison *v.* Syracuse National Bank .. 192, 193, 222
Pauly *v.* Coronado Beach Company 256
Pauly *v.* O'Brien 161
Pauly *v.* State Loan and Trust Company . 35
Pauly *v.* Wilson 69
Pearce and Miller Engineering Company *v.* Brouer 69
Pearce *v.* Rice 119
Peck et al. *v.* First National Bank 72
Pelton *v.* Commercial National Bank 227, 230
Penn Bank *v.* Farmers' Deposit National Bank 191
Pennsylvania, Commercial Bank of, *v.* Armstrong 74
People ex rel. Williams *v.* Assessors of Albany 238
People ex rel. Williams *v.* Weaver 228
People *v.* The Commissioners of Taxes and Assessments 228
People ex rel. Tradesmen's National Bank *v.* Commissioners of Taxes and Assessments 238
People *v.* The Commissioners 228

Page.

People *v.* Dolan 228
People *v.* Fonda 139
People *v.* Merchants' Bank 77
People *v.* Remington 67
People *v.* St. Nicholas Bank 58, 190
People's Bank *v.* National Bank 46, 102, 193
People's Bank and Trust Company *v.* Tufts 191
People's National Bank *v.* Clayton 165
People's Savings Bank *v.* Hughes 175
Peterborough National Bank *v.* Childs ... 258
Peters *v.* Bain 201
Peters *v.* Foster 216
Petition of Platt 137, 212
Petri *v.* Commercial National Bank of Chicago 139
Pettilon *v.* Noble 139
Phelps *v.* Beard 172
Philadelphia, City of, *v.* Aldrich 100
Philadelphia, City of, *v.* Eckels 100
Philadelphia, Fourth Street National Bank of, *v.* Yardley 207
Philadelphia National Bank *v.* Dowd 72
Philadelphia, Third National Bank of, *v.* Miller 257
Philler *v.* Jewett 189
Philler *v.* Patterson 17, 69, 194
Philler *v.* Yardley 189
Phillips *v.* Mercantile National Bank of the City of New York 145
Phipps et al. *v.* Harding 166
Pickett *v.* Merchants' National Bank of Memphis 259
Pickle *v.* People's National Bank 65
Pittsburg, Fifth National Bank of, *v.* Pittsburg and Castle Shannon Railroad Company 139
Pittsburg Locomotive and Car Works *v.* State National Bank of Keokuk 66
Pittsburg, Third National Bank of, *v.* Mylin 139
Platt *v.* Adriance 81
Platt *v.* Beach 212
Platt *v.* Beebe 106, 213
Platt *v.* Bentley 186
Plattsburg, First National Bank of, *v.* Sowles et al 179
Pollard *v.* The State 79
Porter *v.* United States 91
Potter *v.* Beal et al 223
Potter *v.* Traders' National Bank 158
Potter et al. *v.* Zeis 70
Poughkeepsie, City National Bank of, *v.* Phelps 80
Prescott *v.* Haughey 180
Preston National Bank *v.* Emerson 109
Preston *v.* Prather 224
Price, Receiver, *v.* Abbott 213
Price, Receiver, *v.* Colson 213
Price, Receiver, *v.* Coleman et al 197
Price, Receiver of Venango National Bank, *v.* Yates 28, 79, 212
Price, Receiver, *v.* Whitney 29
Prosser *v.* First National Bank of Buffalo . 220
Providence Institution for Savings and Jewels *v.* City of Boston 238
Pryse *v.* Farmers' Bank 175
Puget Sound National Bank *v.* City of Seattle 233
Putnam Savings Bank *v.* Beal 204, 223
Putnam *v.* United States 85, 184

Q.

Quanah, Tex., City National Bank of, *v.* Chemical National Bank of St. Louis, Mo 175
Quin *v.* Earlo 100

R.

Rand et al. *v.* Columbia National Bank of Tacoma, Wash., et al 37, 105
Randolph National Bank *v.* Hornblower .. 60
Raynor *v.* Pacific National Bank 45, 46
Resh *v.* First National Bank of Allentown 98

Page.

Reynes v. Dumont 150
Reynolds v. Bank of Mt. Vernon 101
Reynolds v. First National Bank of Crawfordsville 208, 209
Rhoner v. National Bank of Allentown ... 45
Ricaud v. Tyson 22
Ricaud v. Wilmington Savings and Trust Company et al 251
Rich v. State National Bank of Lincoln ... 192
Richards v. Attleboro National Bank . 111, 152, 253
Richards et al. v. Incorporated Town of Rock Rapids 140
Richards v. Kountze 158
Richardson v. Continental National Bank . 203
Richardson v. Denegre 99
Richardson v. Louisville Banking Company 110, 133, 217
Richardson v. New Orleans Coffee Co 100
Richardson v. New Orleans Debenture Redemption Co 100
Richardson v. Olivier 131
Richmond, First National Bank of, v. Davis 75
Richmond, First National Bank of, v. City of Richmond et al 228
Richmond, First National Bank of, v. Wilmington and Weldon Railway Company 78
Richmond v. Irons ... 20, 27, 31, 133, 151, 212, 219, 249
Richmond, City of, v. Scott 228, 238
Riddle v. Dow 157
Riddle v. First National Bank 56, 192, 211
Ridgely et al. v. First National Bank 158
Ridgely National Bank v. Matheny 159
Ridgely National Bank v. Patton & Hamilton 61
Rieger v. United States 94
Ripley National Bank v. Latimer 108, 170
Riverside Bank v. First National Bank of Shenandoah 61
Roberts, Receiver, etc., v. Hill, Administrator, etc 197
Robertson v. Buffalo County National Bank 183
Robinson v. City of Wilmington et al 138
Robinson v. Hall et al 180
Robinson v. National Bank of Newbern .. 45, 138
Robinson v. Southern National Bank 39, 43, 81
Robinson v. Turrentine et al 32
Rochester, First National Bank of, v. Harris 192
Rochester, First National Bank of, v. Pierson 19, 254
Rock Springs National Bank v. Luman ... 169
Rockville, The National Bank of, v. The Second National Bank of Lafayette 63
Rockwell v. Farmers' National Bank 132, 259
Roebling Sons Company v. First National Bank et al 210
Rome, Merchants' National Bank of, v. Fouche 37
Rood v. Whorton 53
Root v. Erdelmeyer 237
Rose v. Winnsboro National Bank 109
Rosenblatt v. Johnston 125, 233
Ruflin v. Board of Commissioners 66, 227
Ruggles v. Kuler 186
Rush v. First National Bank, Kansas City . 160

S.

St. Albans, In re First National Bank of . 26
St. Louis and San Francisco Railway Company v. Johnston 73, 126, 205
St. Louis National Bank v. Allen et al 138
St. Louis National Bank v. Bloch 65
St. Louis National Bank v. Brinkman 139
St. Louis National Bank v. Papin 228
St. Paul, Merchants' National Bank of, v. Hanson 164
Safford v. First National Bank 35
Salisbury v. First National Bank 109, 163
San Diego County v. California National Bank 199, 200, 204
San Diego, In re Certain Shareholders of the California National Bank of . 31
Sandy Hill, First National Bank of, v Faucher 236

Page.

San Francisco, Nevada Bank of, v. Portland National Bank 146
Sanger v. Upton 54
Savary v. Savary 186
Sayles v. Cox 128
Seammon v. Kimball 186
Schierenberg v. Stephens 124
Schofield v. State National Bank 256
Schofield v. Goodrich Bros. Banking Co .. 195
School District v. First National Bank ... 95
Schrader v. Manufacturers' National Bank of Chicago 119
Schuyler National Bank v. Bollong 258, 259
Scofield v. State National Bank of Lincoln 158, 256
Scott v. Armstrong 185, 186, 189, 212
Scott v. Deweese 44, 56
Scott v. Latimer 221
Scott, Plaintiff in Error, v. National Bank of Chester Valley 148
Scott et al. v. Pequonnock National Bank . 249
Scovill v. Thayer 54
Seattle National Bank v. City of Seattle .. 233
Seattle, Puget Sound National Bank of, v. King County et al 229
Second National Bank v. Dunn 161
Second National Bank v. Hewitt 161
Second National Bank v. Hughes et al 51
Second National Bank v. Sproat 69
Second National Bank v. Wentzel 116
Security National Bank v. National Bank of the Commonwealth 20
Sedalia, School District of, v. DeWeese 110, 151, 171
Seeber v. Commercial National Bank of Ogden 118, 175
Seeley v. New York National Exchange Bank 55
Seligman v. Charlottesville National Bank 17
Selma, City National Bank of, v. Burns ... 62
Selma, First National Bank of, v. Colby .. 17, 46
Shafer v. First National Bank 259
Sharpe v. National Bank of Birmingham . 68
Shetfield et al., First National Bank of, v. Tompkins 145, 168
Shenandoah National Bank v. Read .. 122, 195, 255
Shinkle v. The First National Bank of Ripley 262
Shoemaker v. The National Mechanics' Bank 66, 152
Short et al. v. Hepburn 17, 21, 110, 137
Showalter v. Cox 65
Shunk v. The First National Bank of Galion 257
Shute v. Pacific National Bank 187
Sickels v. Herold 190
Simmons v. Aldrich 235
Simmons v. United States 86
Simons et al. v. Fisher 182
Sioux City, First National Bank of, v. Peavey 52, 136, 195
Sioux Valley State Bank v. Drovers' National Bank 64
Skiles v. Houston 186
Sleppy v. Bank of Commerce et al 57
Smith v. First National Bank of Westfield 153, 193, 222, 262
Smith v. Sabin 25
Smith v. The Exchange Bank of Pittsburg 254, 257
Smithson v. Hubbel et al 140
Snohomish County v. Puget Sound National Bank 141
Snyder v. Foster 252
Snyder v. Mount Sterling National Bank . 262
Snyder's Sons Company v. Armstrong 187
Somerville, City of, v. Beal 75, 204
Southwick v. The First National Bank of Memphis 45
Sowles v. National Union Bank of Swanton 47, 217
Sowles v. Witters et al 30, 101, 130, 141
Spafford v. The First National Bank of Tama City 156
Speckart et al. v. German National Bank et al 142
Spokane, City of, v. First National Bank 206
Spokane County v. Clark 199
Spokane County v. First National Bank 206

Page.

Spokane, Exchange National Bank of, *v.* Bank of Little Rock 116
Spring City, National Bank of, *v.* National Bank of Pottstown 149
Springfield, City of, *v.* First National Bank of Springfield 241
Spurr *v.* United States 90
Squires *v.* First National Bank 21, 175
Stafford National Bank *v.* Dover 227
Stanley *v.* Board of Supervisors of the County of Albany 138, 242
Stanton *v.* Wilkeson 20, 31, 211
Stapylton *v.* Anderson et al 19
Stapylton *v.* Carmichael 19
Stapylton *v.* Cie des Phosphates de France 203
Stapylton *v.* Stockton 210
Stapylton *v.* Teague 19
Stapylton *v.* Thaggard 246
State *v.* Bardwell 96
State *v.* Carpenter 156
State *v.* Elfert 84
State *v.* Fields 83
State *v.* Gasting 66
State National Bank *v.* Flathers 210
State *v.* The National Bank of Baltimore 236
State, North Ward National Bank, pros., *v.* Newark 242
State National Bank *v.* Newton National Bank 174
State of Nebraska *v.* First National Bank 155
State *v.* Sattley 83
State *v.* Smith 84
State *v.* Teahan 84
State *v.* Tuller 82, 83
State *v.* Wells 85
Staunton *v.* Wilkeson 211
Stearns *v.* Lawrence 185
Steckel *v.* First National Bank of Allentown 224
Stephens *v.* Bernays 79, 135
Stephens *v.* Follett 30
Stephens *v.* Monongahela National Bank 114, 258
Stephens *v.* Overstolz 114, 178
Stephens *v.* Schuchmann 191
Stetson *v.* City of Bangor 78, 229, 236
Stevens *v.* Catlin 166
Stewart *v.* Armstrong 102, 126
Stewart *v.* National Union Bank of Maryland 152, 153
Stowe *v.* Yarwood 186
Strong *v.* Southworth et al 26, 28
Stuart *v.* Hayden et al 32, 38, 195, 251
Studebaker *v.* Perry 41
Stufflebeam *v.* De Lashmutt 40, 221
Sturdivant *v.* Memphis National Bank 164, 262
Sturgis National Bank *v.* Smyth 160
Sturgis, The First National Bank of, *v.* Bennett et al 183
Sumter County *v.* National Bank of Gainesville 243
Sunman *v.* Gatch et al 198
Supervisors *v.* Stanley 231
Swope *v.* Leffingwell 208, 209
Sykes *v.* Holloway et al 253

T.

Tabor *v.* Commercial National Bank 25
Tacoma, Columbia National Bank of, et al. *v.* Matthews 55
Tacoma, Wash., National Bank of Commerce of, *v.* Wade et al 111
Tacoma, Washington National Bank of, *v.* Eckels 151, 214
Talbot *v.* Silverbow County, Montana 226, 231
Talcott *v.* First National Bank 191
Talmage *v.* Third National Bank 134, 150
Tapley *v.* Martin 48, 106
Tappan *v.* Merchants' National Bank 231
Taylor *v.* Hutton 171, 184
Taylor *v.* National Bank 55
Tecumseh, First National Bank of, *v.* Overman 258
Tecumseh National Bank *v.* Harmon 195
Tehan *v.* First National Bank et al 135
Tennessee et al., State of, *v.* Bank of Commerce et al 230

Page.

Terry *v.* Birmingham National Bank 67
Texarkana National Bank *v.* Daniel 150
Thatcher *v.* West River National Bank 106
Thayer *v.* Butler 25, 54, 218
Third National Bank *v.* Angell 164
Third National Bank *v.* Blake 156, 193
Third National Bank *v.* City of Louisville 233
Third National Bank *v.* Harrison et al 169
Third National Bank *v.* Hastings 166
Third National Bank, In re 213
Third National Bank *v.* Merchants' National Bank 115
Third National Bank *v.* Stillwater Gas Company 99
Thomas *v.* City National Bank 182, 193
Thomas *v.* Farmers' Bank of Maryland 80, 81
Thomson *v.* Beal 57
Thompson National Bank *v.* Dow 157
Thompson *v.* German Insurance Company et al 34, 35
Thompson *v.* Pool 137, 215
Thompson *v.* St. Nicholas National Bank 59, 254
Thompson *v.* Sioux Falls National Bank 60
Thornton *v.* National Exchange Bank 67, 209
Thurber *v.* Miller 136
Ticonic National Bank *v.* Bagley 196
Tiffany *v.* National Bank of the State of Missouri 132
Tillinghast *v.* Bailey et al 55
Tillinghast *v.* Carr 217
Timberlake et al. *v.* First National Bank 132
Titusville, Appeal of Second National Bank of 263, 265
Toledo, Merchants' National Bank of, *v.* Cumming 239
Tompkins County National Bank *v.* Bunnell and Eno Investment Company 162
Tootle et al. *v.* First National Bank of Port Angeles 254
Tourtelot *v.* Finke 37
Tourtelot *v.* Stoltcben 40, 110
Townsend *v.* Williams 97
Tradesmen's National Bank *v.* Bank of Commerce 18, 154
Tradesmen's National Bank, People ex rel., *v.* Commissioners of Taxes and Assessments 238
Treuholm, Comptroller, *v.* Commercial National Bank 114
Trent Title Company *v.* Fort Dearborn National Bank of Chicago 146
Trustees of First Presbyterian Church *v.* National State Bank 111, 193
Turner *v.* First National Bank of Keokuk et al 211
Turner *v.* First National Bank of Madison 209
Turner *v.* Union National Bank 22
Turner *v.* Utah Title Insurance and Trust Company 22
Turner *v.* Wells, Fargo & Co 22
Tuttle *v.* Frelinghuysen 201
Twin City Bank *v.* Nebeker 241
Tyler *v.* United States 93
Tyson *v.* Western National Bank of Baltimore 71

U.

Ulrich *v.* Santa Rosa National Bank 22, 25
Ulster County Savings Institution *v.* Fourth National Bank 134
Underwood *v.* Metropolitan National Bank 158
Union Gold Hill Mining Company *v.* Rocky Mountain National Bank 154
Union Mills First National Bank *v.* Clark 62
Union National Bank *v.* City of Chicago 245
Union National Bank *v.* City of Cleveland 149
Union National Bank *v.* Grant 165
Union National Bank *v.* Henry Dreyfus 190
Union National Bank *v.* L., N. A. and C. R. Company 258
Union National Bank *v.* Oceana County Bank 61
Union Stock Yards National Bank *v.* Dunmond 145

	Page.
Union Stock Yards National Bank *v.* Moore et al	99, 196
Uniontown, First National Bank of, *v.* Stauffer	260
United States *v.* Allen	112
United States *v.* Allis	83, 112
United States *v.* American Exchange National Bank	76, 115
United States *v.* Berry	92, 114
United States, ex rel., *v.* Barry	266
United States *v.* Bennett	66
United States *v.* Booker	86. 93
United States *v.* Britton	81, 82, 83, 121
United States *v.* Cadwallader	83
United States *v.* Clinton National Bank	116
United States *v.* Conant	83
United States *v.* Cooke County National Bank	79
United States *v.* Crecelius	111
United States *v.* Curtis	121, 167, 171
United States *v.* Edgerton	122
United States *v.* Ege	111
United States *v.* Eno	120
United States *v.* Fish	81, 83, 111
United States *v.* Folsom	112
United States *v.* French et al	112, 121
United States *v.* Graves	112, 217
United States *v.* Harper	82, 111, 177
United States *v.* Hughitt	111
United States *v.* Jewett	113
United States *v.* Kenney	91
United States *v.* Knox	26
United States *v.* Lee	86
United States, plaintiff in error, *v.* Mann	51, 244
United States *v.* McClure	93
United States *v.* Means et al	172, 178
United States *v.* National Bank of Asheville et al	96
United States *v.* National Exchange Bank	137
United States *v.* Neale	176
United States *v.* Northway	120
United States *v.* Patterson, Keeper, etc	87
United States *v.* Peters	90
United States *v.* Potter	86, 120, 121
United States *v.* Stockgrowers' National Bank of Pueblo	99
United States *v.* Taintor	81
United States *v.* Vorhees	79
United States *v.* Warner	120
United States *v.* Youtsey	91
United States Bung Manufacturing Company *v.* Armstrong	188
United States National Bank *v.* First National Bank of Little Rock et al	170, 184
United States National Bank *v.* McNair	160
Upton *v.* National Bank of South Reading	209
Upton *v.* Tribilcock	54
Utica, First National Bank of, *v.* Waters and another	240

V.

Valparaiso, Ind., The Farmers' National Bank of, *v.* Sutton Manufacturing Company	79
Van Allen *v.* The American National Bank	62, 96
Van Allen *v.* The Assessors	226, 227, 231
Van Antwerp *v.* Hulburd	125, 137
Van Campen, In re	82, 111
Vance *v.* Mottley	174
Van Leuven *v.* First National Bank	193
Van Slyke *v.* State	227
Veazie Bank *v.* Fenno	66, 78, 230, 231
Veeder *v.* Mudgett	54
Venango National Bank *v.* Taylor	186, 187
Venner *v.* Cox	200
Vicksburg Bank *v.* Worrell	227
Viets *v.* The Union National Bank of Troy	62
Vilas National Bank *v.* Barnard	18
Virginia, National Bank of, *v.* City of Richmond et al	226
Vose *v.* Philbrook	186

W.

Wachusett National Bank *v.* Sioux City Stove Works	134
Wadsworth *v.* Duncan	21
Wadsworth *v.* Hocking	21
Wadsworth *v.* Laurie	21
Wait *v.* Dowley	231
Walker *v.* Miller	107
Walker et al. *v.* Windsor National Bank	134
Wallace *v.* Hood	38
Wallace *v.* Stone	76
Warner *v.* Penoyer et al	181
Warren *v.* De Witt County National Bank	209
Warren *v.* First National Bank	149
Warren-Scharf Asphalt Pav. Co. *v.* Commercial National Bank	116
Washington National Bank *v.* City of Seattle	233
Washington National Bank *v.* King County	233
Washington National Bank *v.* Pierce	171
Wasson *v.* Bank	228
Wasson *v.* Hawkins	205
Waterloo, First National Bank of, *v.* Elmore	209
Waterloo Milling Company *v.* Kuenster	76
Watkins *v.* National Bank of Lawrence	151
Watson *v.* Sheafe	97
Waxahachie National Bank *v.* Vickery	145
Weaver *v.* Kelley	142
Weber *v.* Spokane National Bank	153
Weckler *v.* The First National Bank of Hagerstown	52, 254
Welles *v.* Graves	114, 178
Welles *v.* Larrabee	29
Welles *v.* Stout	30
Wellsburg, The First National Bank of, *v.* Kimberlands	183
Wellston, First National Bank of, *v.* Armstrong	72, 193
West *v.* Bank of Rutland	67
West Chicago Park Com'rs *v.* McNulty	110, 208
West *v.* St. Paul National Bank	71
Western National Bank *v.* Armstrong	172, 185
Western National Bank *v.* Wood	164
Westervelt *v.* Mohrenstecher et al	175
Weston *v.* Estey	147
West Side Bank *v.* Mechanics' National Bank of Newark, N. J	46
Wharry *v.* Hale	210
Wheeler *v.* Union National Bank of Pittsburg	260
Wheeler *v.* Walton & Whann Company	215
Wheelock *v.* Kost	103, 124, 218
Whitbeck *v.* Mercantile Bank	228, 231
White *v.* Knox	124, 125
White et al. *v.* Iowa National Bank of Des Moines	24
Whitehall, First National Bank of, Respondent, *v.* James Lamb et al., Appellants	265
Whitney *v.* Butler	249
Whitney *v.* The First National Bank of Brattleboro	222
Whitney et al. *v.* General Electric Company of New York et al	215
Whitney National Bank *v.* Parker	229
Whitney et al., Appellants, *v.* Ragsdale, Treasurer	237
Whittaker *v.* Amwell National Bank	22, 70
Whittemore *v.* Amoskeag National Bank	133
Wichita National Bank et al. *v.* Smith	136
Wickham *v.* Hull	26, 136
Wild, In re	132, 259
Wilder *v.* Union National Bank	139
Wiley *v.* The First National Bank of Brattleboro	222
Wiley *v.* Starbuck	257
Williams, People ex rel., *v.* Weaver	228
Williams *v.* American National Bank of Arkansas City, Kans., et al	55
Williams *v.* Board of Supervisors of the County of Albany	241
Williams *v.* City National Bank	179
Williams *v.* Cox	65

	Page.
Williams *v.* Weaver	228
Williamson et al. *v.* American Bank et al.	24, 152
Williamsport National Bank *v.* Knapp	109, 138
Wilmington, First National Bank of, *v.* Herbert, State Treasurer	245
Wilson, Assignee, *v.* National Bank of Rolla	260
Wilson *v.* Merchants' Loan and Trust Co.	40, 110
Wilson *v.* Pauly	24, 170
Wingate *v.* Orchard	190
Winstandley *v.* Second National Bank	127
Winter *v.* Baldwin	51
Winters *v.* Armstrong	53, 213
Winterset, National Bank of, *v.* Eyre et al.	134, 186, 264
Winton *v.* Little	210
Witters *v.* Foster	20, 135, 177
Witters *v.* Sowles	26, 79, 130, 156, 177, 188, 223
Wolverton *v.* Exchange National Bank	133
Wood, Appeal of	55
Wood River Bank *v.* First National Bank of Omaha	64, 65, 71, 146
Woods *v.* People's National Bank of Pittsburg	158
Woodward *v.* Ellsworth	233, 242
Woolman *v.* Capital National Bank	190
Worcester National Bank *v.* Cheeney	209
Worcester, Mass., First National Bank of, *v.* Lock-Stitch Fence Company et al.	164
Wright *v.* First National Bank of Greensburg	212, 257
Wright *v.* Merchants' National Bank	212
Wright *v.* Robinson et al	64
Wylie *v.* Northampton National Bank	222, 223, 224, 225, 254
Wyman *v.* Citizens' National Bank of Faribault	153

X.

Xenia, First National Bank of, *v.* Stewart	52, 67, 173

Y

Yakima National Bank *v.* Knipe	107, 132
Yardley *v.* Clothier	185, 187
Yardley *v.* Philler	207
Yardley *v.* Wilgus	31, 218
Yerkes *v.* National Bank of Port Jervis	193
Young *v.* Andrews et al	79, 193, 210
Young *v.* McKay	30
Young *v.* Wempe et al	30, 101
Youngstown, First National Bank of, *v.* Hughes et al	51, 230, 240

Z.

Zeigler *v.* First National Bank of Allentown	98
Zeis *v.* Potter et al	70
Zimmerman *v.* Carpenter	37

ABATEMENT:

1. An action brought by the creditor of a national bank is abated by a decree of a district or circuit court dissolving the corporation and forfeiting its franchises. *First National Bank of Selma* v. *Colby, 21 Wall., 609.*
2. A creditor's bill was filed against a national bank before the passage of the act of Congress of June 30, 1876 (19 St at L., 63), and a receiver was appointed, who took possession of the property of the bank. An amended bill was filed in the cause, after the passage of that act, to secure the benefits of the act, to which all the stockholders were made parties. Subsequently the Comptroller of the Currency appointed a receiver to wind up the affairs of the bank, and this suit was brought by him against one of the stockholders. *Held*, on demurrer to a plea in abatement, which set forth these facts, that the defendant is entitled to judgment on the ground that as the stockholders' liability can be completely enforced in the suit in equity, the general rule applies that a debtor shall not be vexed by two suits in the same jurisdiction for the same cause of action. *Harvey, Receiver, etc.*, v. *Lord, 10 Fed. Rep., 236.*
3. The pendency of a suit in a State court is not necessarily a bar to a suit in a Federal court between the same parties, involving the same issues. *Short et al* v. *Hepburn, 75 Fed. Rep., 113.*
4. In an action by a creditor of a corporation against a stockholder to enforce his statutory liability, an affidavit for attachment stating that the action is to enforce the stockholder's liability under the Constitution and statutes for payment of the debts of the corporation, and that the claim against defendant is his liability as such stockholder, sufficiently states the "nature of plaintiff's claim." *Rev. St., sec. 5522; Northern National Bank* v. *Maumee Rolling Mill Co. (Com. Pl.), 2 Ohio N. P., 260.*

ACCOMMODATION PAPER:

1. A national banking association can not guarantee the paper of a customer *for his accommodation*. *Seligman* v. *Charlottesville National Bank, 3 Hughes, 647.*
2. The accommodation paper of a national banking association is void in the hands of one who takes it with knowledge of its character. *Johnston* v. *Charlottesville National Bank, 3 Hughes, 657.*
3. A national bank can not become an accommodation indorser. *National Bank of Commerce* v. *Atkinson, 55 Fed. Rep., 465.*
4. A private corporation can not defend an action on its accommodation note on the ground of ultra vires, as against a bona fide holder. *Florence Railroad and Improvement Company* v. *Chase National Bank (Ala.), 17 So., 720.*
5. As against a holder for value, a maker of an accommodation note can defend only on the ground of actual payment. *Philler* v. *Patterson (Pa. Sup.), 32 A., 26.*

ACCOMMODATION PAPER—Continued.

6. A director and stockholder of a national bank gave an accommodation note to the bank's president, on the latter's request and representation that the note was to be put in the hands of his personal creditor as security, and on condition that no money should be drawn on the note, and that the note should not be put in the bank. Without the knowledge of the maker, he being aged and infirm of sight, the note was made payable to the bank and placed therein, and a certificate of deposit for the amount thereof issued to the president, and by him deposited with his creditor, who held the same until the bank's failure. *Held*, that the maker was liable on the note to the bank's receiver. *Linn County National Bank* v. *Crawford* (*C. C.*), *69 Fed. Rep.*, *534*.
7. Complainants, on the request of a national bank needing funds, signed an accommodation note for $10,000, payable to its order, with the understanding that it would discount the same and use the proceeds in its business. The bank at the same time agreed to place to the credit of complainants on its books an amount equal to the proceeds of the note, complainants stipulating that they would not check against this credit except to pay the note or to reimburse themselves for paying it. The credit was accordingly made, and the bank, after continuing business for some time, failed, and complainants were compelled to pay the note. They thereafter recovered a judgment at law against the bank's receiver for the amount paid to take up the note, and then sued in equity for the amount placed to their credit according to the agreement. *Held*, that they are not entitled to two judgments for the same debt and to dividends on both judgments until one of them was satisfied, and that the bill must therefore be dismissed. *Latimer* v. *Wood et al.*, *73 Fed. Rep.*, *1001*.
8. When the payee of an accommodation check, given for a particular purpose, deposits it in a bank in his own name and the bank makes advances and extends credit on the faith of the deposit without notice of the trust, its rights and equities are superior to the drawer of the check. *Erismon* v. *Delaware County National Bank*, *1 Pa. Super. Ct.*, *141*, *37 W. N. C.*, *518*.
9. In an action on a note, it appeared that plaintiff bank discounted P. & Co.'s paper to the full extent consistent with its rules, and, in reply to an application for a further discount, suggested that the company get defendant bank to discount the paper and allow plaintiff to rediscount it. The company made its note to defendant, who indorsed it, and sent it on to plaintiff, with whom it had an account, and the proceeds were placed to defendant's credit. Defendant placed the amount of the note to the credit of P. & Co., by whom it was at once checked out. This specific amount credited to defendant by plaintiff was not checked out by defendant, but checks in various amounts, in ordinary course of business, were drawn against its account, none of which apparently had any special reference to the amount of the discount. *Held*, that defendant was not an accommodation indorser. *Fox* v. *Home Co.* (*Sup.*), *35 N. Y. S.*, *896*, *distinguished*. *Tradesmen's National Bank* v. *Bank of Commerce* (*Sup.*), *39 N. Y. S.*, *554*.
10. Where a note was signed by accommodation makers, and made payable to a bank, on the understanding that it was to be deposited in the bank to secure a loan for the purchase of wheat for a mill, with the ultimate intention of paying off a mortgage on the mill, and such makers, without notice to the bank of any restrictions on the disposition of the note, allowed the mortgagor, for whose benefit it was made, to have possession and control thereof, they can not complain that he effected an immediate payment of the mortgage by procuring an indorsement to himself from the bank, and then indorsing the note to the mortgagee. *First National Bank* v. *Wood* (*Tex. Cir. App.*), *28 S. W.*, *384*.
11. An answer which alleges that the note sued on was accommodation paper, and was made and delivered on condition that defendants should not be held liable thereon, provided there was delivered to plaintiff good business paper of the person accommodated, is insufficient, because it does not allege that the agreement to replace such note with other paper was made with plaintiff. *Vilas National Bank* v. *Barnard* (*Sup.*), *28 N. Y. S.*, *922*.
12. Defendant, for the accommodation of the maker, indorsed blank notes in the following form: "——— after date, ——— promise to pay to the order of ———, at the Farmers' National Bank, Adams, N. Y. Value received." *Held*, that the delivery of the indorsed blanks did not authorize the holder to fill them out so as to make them payable "on demand" instead of at a specified time after date, or to add the words "with interest." *Farmers' National Bank* v. *Thomas* (*Sup.*), *29 N. Y. S.*, *837*.

ACCOMMODATION PAPER—Continued.

13. An accommodation indorser on a note given in renewal of a note on which he was also accommodation indorser, at its maturity, is not relieved of liability because of his insanity at time of signing it, the bank taking it in renewal having no notice of his insanity, and he having been sane when the prior note was executed. *Memphis National Bank* v. *Sneed (Tenn. Sup.)*, *33 S. W., 716.*
14. Accommodation paper is put into circulation for the purpose of giving credit to the party for whose benefit it is intended, and, although he can not maintain an action upon it against the accommodation maker or indorser, a purchaser can do so who acquires it while still current and gives the credit it was intended to promote, although with knowledge of its original character. *Israel* v. *Gale, 77 Fed. Rep., 532.*
15. One who takes accommodation paper from the party for whose benefit it was made and gives him credit for the same on a precedent indebtedness, though advancing no money, is a holder of such paper for value. *Ib.*
16. The general authority of the president of a business corporation to make and discount its promissory notes gives him no power to make a note of the corporation payable to his own order, and one who discounts such a note can not recover thereon against the corporation without showing special authority for its execution. *Park Hotel Co.* v. *Fourth National Bank of St. Louis, 86 Fed. Rep., 742.*
17. To the general rule that the acts and contracts of a general agent within the scope of his powers are presumed to be lawfully done and made, there is an exception as universal and inflexible as the rule. It is that an act done or a contract made with himself by an agent on behalf of his principal is presumed to be, and is notice of the fact that it is, without the scope of his general powers, and no one who has notice of its character may safely recover upon it without proof that the agent was expressly and specially authorized by his principal to do the act or make the contract. *Ib.*
18. It is ultra vires of a corporation to make accommodation paper, or to guarantee the payment of the obligations of others. *Ib.*
19. A contract which a corporation has no power to make, it has no power to ratify, and no power to estop itself from denying. *Ib.*
20. A national bank receiver can not recover upon notes made for the accommodation and sole benefit of the bank, without consideration. *Stapylton* v. *Teague; same* v. *Anderson et al.; same* v. *Carmichael, 85 Fed. Rep., 407.*
21. Accommodation indorsements or acceptances by a national bank are ultra vires, and void in the hands of holders with notice. *Bowen* v. *Needles National Bank, 87 Fed. Rep., 430.*

ACTIONS. *See* Jurisdiction.

1. A national banking association is a foreign corporation within the meaning of a State statute requiring corporations created by the laws of any other State or country to give security for costs before prosecuting a suit in the courts of the State. *National Park Bank* v. *Gunst, 1 Abb. N. C., 292.*
2. As a national banking association can acquire no title to *negotiable paper* purchased by it, it can maintain no action thereon in a State where the person suing must be owner of the paper. *First National Bank of Rochester* v. *Pierson, 24 Minn., 140.*
3. A stockholder in a national bank can not maintain an action at law against the officers and directors thereof to recover damages for willful waste of the assets whereby the value of his shares was decreased and he became liable to an assessment thereon. His remedy must be sought in equity. *Hirsh* v. *Jones et al., 56 Fed. Rep., 137.*
4. The provision of the banking law, section 5198, Rev. Stat., which requires that actions brought against national banking associations in State courts shall be brought in the county or city in which the association is located, applies only to transitory actions. It was not intended to apply to actions local in their character. *Casey* v. *Adams, 102 U. S., 66.*
5. Under section 57 of act of 1864, suits may be brought by, as well as against, any association. *Kennedy* v. *Gibson, 8 Wall., 498.*
6. Actions local in their nature may be maintained in the proper State court in a county or city other than that where it is established. *Casey* v. *Adams, 102 U. S., 66.*
7. A national bank may be sued in any State, county, or municipal court in county or city where located. *Bank of Bethel* v. *Pahquioque Bank, 14 Wall., 383.*

ACTIONS. *See* Jurisdiction—Continued.

8. Under the original act respecting national banks, and before the act of June 30, 1876, a court of equity had jurisdiction of suit to prevent or redress maladministration or fraud against creditors, in voluntary liquidation of such bank, whether contemplated or executed; and such suit by one creditor must be for all. *Richmond* v. *Irons, 121 U. S., 27.*
9. Suit may be brought against a national banking association though it is in the hands of a receiver. *Bank of Bethel* v. *Pahquioque Bank, 14 Wall., 383; Security National Bank* v. *National Bank of the Commonwealth, 2 Hun, 287; Green* v. *The Wallkill National Bank, 7 Hun, 63.*
10. A shareholder of a national banking association can not maintain an action against the directors to recover damages sustained for neglect and mismanagement of the affairs of the association whereby it became insolvent and its stock was rendered worthless. Such an action can be brought only by the corporation itself. *Conway* v. *Halsey, 15 Vroom, 462; Howe* v. *Barney, 45 Fed. Rep., 668.*
11. But where the receiver refuses to bring an action against negligent directors to recover the amount which the shareholders have been compelled to contribute to pay the debts of the association, an action against such directors may be brought by a shareholder on behalf of himself and the other shareholders. *Nelson* v. *Burroughs, 9 Abb. N. C., 280.*
12. And when the receiver is a director and one of the parties charged with misconduct and against whom a remedy is sought, the action may be brought by a shareholder on behalf of himself and the other shareholders. *Brinckerhoff* v. *Bostwick, 88 N. Y., 52.*
13. A receiver may sue either in his own name or the name of the bank. *National Bank* v. *Kennedy, 17 Wall., 19.*
14. Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the appointment of a receiver, are to be conducted by the district attorney, under the direction of the Solicitor of the Treasury. *Bank of Bethel* v. *Pahquioque Bank, 14 Wall., 383.*
15. But section 380, Rev. St., is directory merely, and the employment of private counsel by the receiver can not be made a ground of defense to a suit brought by him. *Ib.*
16. Receivers may sue in the courts of the United States by virtue of the act, without reference to the locality of their personal citizenship. *Ib.*
17. The provisions of the codes that every action must be brought in the name of the real party in interest, except in the case of the trustee of an express trust or of a person authorized by a statute to sue, does not apply to the receiver of a national banking association suing in a Federal court held in a State which has adopted the code procedure; for the right of the receiver to sue is derived from the national banking law. *Staunton* v. *Wilkeson, 8 Ben., 357.*
18. Under section 1001, Rev. St., no bond for the prosecution of the suit, or to answer in damages or costs, is required on writs of error or appeals issuing from or brought to the Supreme Court of the United States by direction of the Comptroller of the Currency in suits by or against insolvent national banking associations or the receivers thereof. *Pacific National Bank* v. *Mixter, 114 U. S., 463.*
19. The State statute of limitations applies to a suit brought by the receiver of a national bank against a shareholder to recover an assessment upon his stock to pay the debts of the bank. *Butler* v. *Poole, 44 Fed. Rep., 586.*
20. Whether a suit against a director for negligent performance of his duties, as required by the statutes of the United States and the by-laws of the association, will survive against the executor or administrator depends upon State laws. *Witters* v. *Foster, 26 Fed. Rep., 737.*
21. Such action is not prescribed by the limitation of one year in Louisiana. *Case* v. *Bank, 100 U. S., 446.*
22. On a bill filed by receiver against stockholders under section 50, where bank fails to pay its notes, action by Comptroller must precede institution of suit by receiver, and be set forth therein. *Kennedy* v. *Gibson, 8 Wall., 498.*
23. Creditors of the bank are not proper parties to such bill. *Ib.*
24. A compromise of a suit by the receiver of a national bank and counsel for the United States will not be opened after a delay of seven years, no fraud being shown. *Henderson* v. *Myers, 11 Phil., 616; 3 N. B. C., 759.*
25. An action may be brought against a national bank, notwithstanding a receiver of it has been appointed. *Security Bank of New York* v. *National Bank of the Commonwealth, 4 Thompson & Cook, 518; 1 N. B. C., 774; Green* v. *The Wallkill National Bank, 7 Hun, 63; 1 N. B. C., 786.*

ACTIONS. *See* Jurisdiction—Continued.

26. An action against the directors of a national bank under the provisions of Rev. St., § 5239, can be maintained only by a receiver of the bank; and an action by a private individual against such directors for damages arising from the making of false reports or other violations of the national banking act can only be maintained as an action at the common law in the nature of an action of deceit. *Gerner* v. *Thompson, 74 Fed. Rep., 125.*
27. An action can not be maintained against a bank by the holder of a check for refusal to pay it, unless the check has been accepted, although there stands to the credit of the drawer on the books of the bank a sum more than sufficient to meet the check. *Cincinnati, H. & D. R. Co.* v. *Metropolitan National Bank (Ohio Sup.), 42 N. E., 700.*
28. A bill by the receiver of an insolvent national bank against the shareholders to recover dividends unlawfully paid out of the capital at times when the bank had earned no net profits may be brought without an express order from the Comptroller of the Currency. *Hayden* v. *Thompson (C. C. A.), 71 F., 60.*
29. Where both parties to an action claim title to land under legal proceedings, those through which defendant derives title being alleged to be fraudulent, it is reversible error to instruct the jury that upon the record evidence the title is vested in the plaintiff, whereas in fact the defendant has the better title unless it is defeated by fraud. *Short et al.* v. *Hepburn, 75 Fed. Rep., 113.*
30. In an action involving the validity of a title claimed by defendants to have been acquired under attachment and execution against one C., while plaintiff charges that C. was a fictitious person and the deed to him and the proceedings against him were parts of a scheme of his supposed grantor to defraud his creditors, it is error to charge the jury either that if C.'s whereabouts were unknown it would make his title to the property immaterial or that the fact that C. was a fictitious person would entitle the plaintiff to recover irrespective of the circumstances under which defendant acquired his title. *Ib.*
31. In an action by a depositor in an insolvent bank against the stockholders to recover the balance due him at the time of the suspension of the bank, it is not necessary to join as defendants persons who signed the articles of incorporation but have since transferred their stock, though such transfer was not made in the manner provided by the articles of incorporation. *Wadsworth* v. *Hocking, 61 Ill. App., 156; Same* v. *Duncan, Ib.; Same* v. *Laurie, Ib.*
32. Where a person holds stock in a banking association as trustee, he is a proper party defendant, to the exclusion of his beneficiary, in an action brought by a depositor against the stockholders to recover the balance due him at the time of the suspension of the bank. *Ib.*
33. An instrument headed by the name of a bank and a list of its officers, reciting that plaintiff had left a sum of money to be loaned for his use, "payable not to exceed six months, on return of this memorandum," and signed with the name of the person represented at the top of the paper to be the cashier, the signature being followed by a scroll composed of the letters "chr.," shows prima facie a cause of action against the bank for a return of the money loaned. *Squires* v. *First National Bank, 59 Ill. App., 134.*
34. An action ex contractu brought by an administrator to recover money claimed to have been wrongfully paid to defendant by a bank constitutes an election and ratification of the payment and precludes a subsequent action against the bank on the same claim. *Crook* v. *First National Bank (Wis.), 52 N. W., 1131.*
35. The assignment of a promissory note vests the legal title in the assignee and renders him a proper party plaintiff in an action thereon. *Forster* v. *Second National Bank, 61 Ill. App., 272.*
36. In an action to recover the amount paid to the payee and indorser of a check alleged to have been fraudulently altered as to amount, where experienced cashiers were allowed to testify as experts for defendant to the genuineness of the check, and chemical experts had testified for plaintiff that writing could be removed by the use of acids without any trace being left, plaintiff should have been allowed to cross-examine defendant's expert witnesses as to their knowledge of the use and effect of acids in removing ink. *Birmingham National Bank* v. *Bradley (Ala.), 19 So., 791.*
37. A complaint in an action on a note alleged its execution, and in a third paragraph alleged that "no part of said sum has been paid, and the same is wholly due;" and the answer admitted the execution of the note, but

ACTIONS. *See* Jurisdiction—Continued.

denied "each and every allegation in paragraph three." *Held*, that the denial was bad, as a negative pregnant. *Columbia National Bank* v. *Western Iron & Steel Co.* (*Wash.*), *44 P., 145.*

38. In an action by the assignee of an invalid nonnegotiable instrument against the assignor thereof, plaintiff must show that the maker was insolvent when the instrument was made or became due, or that he used diligence to recover from the maker, and failed, or that suit against the maker would have been of no avail. *Merchants' National Bank* v. *Spates* (*W. Va.*), *23 S. E., 681.*

39. In an action against the receiver of an insolvent corporation, the facts that he represents the corporation and produces its books of account do not prevent him from contradicting the entries therein, as he represents creditors also. *Whittaker* v. *Amwell National Bank* (*N. J. Ch.*), *29 A., 203.*

40. In an action to recover on certificates of deposit alleged to have been assigned plaintiff by deceased, where the complaint alleges and the assignment recites a consideration of $1,000, and the assignment is attacked as fraudulent, testimony that deceased said she intended plaintiff to have all her property when she died is incompetent. *Turner* v. *Utah Title Insurance & Trust Co.* (*Utah*), *37 P., 91; Same* v. *Wells, Fargo & Co., Ib., 94; Same* v. *Union National Bank, Ib., 95.*

41. In an action to recover money deposited by plaintiff with defendant under an agreement that it is to be paid to a third person on condition that the latter deliver a deed to plaintiff within a certain time, such person is not a necessary party. *Ulrich* v. *Santa Rosa National Bank* (*Cal.*), *37 P., 500.*

42. By authority of the directors of a national bank in Chicago, which had acquired some of its own stock, the individual note of its cashier, secured by a pledge of that stock, was, through a broker in Portage, sold to a bank there. The note not being paid at maturity, the Portage bank sued the Chicago bank in assumpsit, declaring specially on the note, which it alleged was made by the bank in the cashier's name, and also setting out the common counts. The bank set up that the purchase of its own stock was illegal, and that money borrowed to pay a debt contracted for that purpose was equally forbidden by Rev. Stat., section 5201. The trial court was requested by the Chicago bank to rule several propositions of law, and declined to do so. Judgment was then entered for the Portage bank. The supreme court of the State of Illinois held that the Portage bank was entitled to recover under the common counts, and that it was not necessary to consider whether the trial court had ruled correctly on the proposition of law submitted to it. *Held*, that that court, in rendering such judgment, denied no title, right, privilege, or immunity specially set up or claimed under the laws of the United States, and that the writ of error must be dismissed. *Chemical Bank* v. *City Bank of Portage, 646 Fed. Rep., 160.*

43. No action may be maintained against a national bank upon a contract made by its cashier on its behalf to guarantee a contract between third persons for delivery of building materials. *Norton* v. *Derby National Bank, 61 N. H., 589; 60 Am. Rep., 334; 3 N. B. C., 568.*

44. In an action by a receiver to recover an assessment on certain shares of a national bank, defendant pleaded a prior judgment dismissing a bill brought to charge her father's estate with the same assessment, to which suit she was also a party. *Held*, that the causes of action were different, that in the earlier suit being the alleged ownership of the shares by the father at the date of the bank's failure and that in the latter the alleged ownership by the daughter of the same shares at the same date; and that, therefore, the former suit operated as an estoppel only as to the matters actually litigated and determined. *Ricaud* v. *Tyson, 78 Fed. Rep., 561.*

45. Where the causes of action are different and the decree in a former suit does not show on its face that the question involved in the present one was directly and necessarily determined, evidence aliunde, consistent with the record, may be received to show that it was actually determined. *Ib.*

46. An action by the receiver of an insolvent national bank, in which it is alleged that the defendant, to which negotiable paper was sent by the bank for collection, appropriated the proceeds thereof and refused to pay the same over on demand, is an action for the conversion of chattels, and is governed by the limitation fixed by subdivision 3 of section 338 of the California Code of Civil Procedure relating to actions for "taking, detaining, or injuring any goods or chattels." *Hawkins* v. *State Loan & Trust Co., 79 Fed. Rep., 50.*

ACTIONS. *See* Jurisdiction—Continued.

47. Where a note executed solely for the accommodation of a bank was made payable to the order of the bank's cashier and indorsed in blank, the mere fact that the president of the bank negotiated the note for his personal benefit to a third person, who knew his office, was not of itself notice to the purchaser of the facts, or sufficient to put him on inquiry as to the legality of the president's act. *Kaiser* v. *United States National Bank (Ga.)*, *25 S. E., 620.*
48. In an action by a bank upon a negotiable note payable to order, the title to which, by appropriate indorsement, has become vested in the name of a person as cashier, the declaration must show that such person is plaintiff's cashier, and that the ownership of the note sued upon is in plaintiff; else it will be demurrable. *Hobbs* v. *Chemical National Bank (Ga.)*, *25 S. E., 348.*
49. A stockholder of an insolvent national bank may bring a suit in a State court, in behalf of the bank and himself, as a representative stockholder, against the directors, to recover money alleged to have been lost through their negligence and breach of trust, when the bank's officers, the receiver, and the Comptroller of the Currency have all refused to bring such a suit. *Ex parte Chetwood, 165 U. S., 443.*
50. In an action by a national bank on railroad-aid bonds the United States alone can complain that the bank was not authorized to hold such bonds. *Town Council of Lexington* v. *Union National Bank (Miss.)*, *22 So., 291.*

AGENT OF SHAREHOLDERS:

1. The Federal courts have the same jurisdiction of suits by and against the "agents" of national banks appointed under the national banking acts of Congress, when the "receivers" of an insolvent bank have been displaced by such "agents," as they have of suits by and against the "receivers" of such banks, each being in the same sense officers of the United States, and each representing in precisely the same relation the bank in its corporate capacity; and this jurisdiction attaches without regard to any diversity of citizenship of the parties or the amounts involved. *McConville* v. *Gilmour et al., 36 Fed. Rep., 277.*
2. When the receiver of an insolvent national bank has been displaced by an "agent" appointed under the acts of Congress in that behalf, it is proper practice to substitute, upon motion, the "agent" as the plaintiff on the record in place of the "receiver" in a suit already commenced by the latter. *Ib.*
3. That a receiver of an insolvent national bank has applied to the proper circuit court for authority to sell assets, and that thereafter an agent has been appointed, under 19 Stat., 63, as amended by 27 Stat., 345, to succeed the receiver, gives that court no authority to enjoin a stockholder in the bank from prosecuting actions in the State courts, in behalf of the bank, against its directors, or against using the bank's name in writs of error sued out from the United States Supreme Court to review the judgments of the State supreme court in such actions. *Ex parte Chetwood, 165 U. S., 443.*
4. A duly elected "agent," who is substituted under the act of June 30, 1876 (19 Stat., 63), as amended by the act of August 3, 1892 (27 Stat., 345), for the receiver of an insolvent national bank, to complete the winding up of its affairs, proceeds with like authority to that of the receiver, and is not an officer of the circuit court, though he is required by the statute to render an account to it of all his proceedings, expenditures, etc., and he and his sureties are finally discharged by its order. *Ib.*
5. Where an action brought by a stockholder in a national bank, in behalf of the corporation while in the hands of a receiver, has terminated, an agent of the corporation elected to succeed the receiver as provided by law, and charged with the duty of controlling and disposing of its assets and of distributing the proceeds, is entitled to receive the proceeds of such action, less a reasonable allowance to the plaintiff for his costs, disbursements, and attorney's fees. *Chetwood* v. *California National Bank (Cal.)*, *45 P., 854.*
6. 27 Stat., 345, c. 360, § 3, authorizes the election of an agent by the stockholders of a national bank in the hands of a receiver when all indebtedness to outside creditors has been paid, and provides that such agent, after giving bond, shall be vested with the control of the bank's affairs by the comptroller and receiver, being accountable to the circuit or district court of the United States. *Held*, that such agent takes the place of the receiver, and is at least a quasi public officer, the regularity and validity of whose appointment can not be questioned in a collateral proceeding. *Ib.*

AGENT OF SHAREHOLDERS—Continued.

7. An action by or against an agent of the shareholders of a national bank, chosen by them in pursuance of "An act authorizing the appointment of receivers of national banks, and for other purposes," approved June 30, 1876, and its amendments (19 Stat., 63, c. 156; 27 Stat., 345, c. 360; 29 Stat., 600, c. 354), is a suit arising under the laws of the United States, of which a Federal court has jurisdiction, under sections 1 and 2 of the acts of 1887–'88 (25 Stat., 434). *Guarantee Co. of North Dakota* v. *Hanway, 104 U. S., 369.*
8. The only authorized procedure for enforcing the individual liability of the shareholders of a national bank which has gone into voluntary liquidation is by a bill in equity in the nature of a creditor's bill brought by a creditor "on behalf of himself and of all other creditors of the association." The trustee appointed by the stockholders has no authority to enforce this liability. The suit must be brought in the district in which the bank is situated. *Williamson et al.* v. *American Bank et al., 109 Fed. Rep., 36.*

APPEAL:

1. Under act March 3, 1891, § 11, a writ of error must be sued out within six months in order to authorize a review by the circuit court of appeals. *White et al.* v. *Iowa National Bank of Des Moines, 71 Fed. Rep., 97.*
2. Under the Louisiana Code of Practice providing (articles 364, 391) that third persons may intervene in suits, either before or after issue, provided the intervention do not retard the suit, but that persons so intervening must be always ready to plead or exhibit their testimony, an appellate court can not review the exercise of discretion by the trial court in refusing an application by such an intervener, made after the commencement of a trial, for a continuance, in order to enable the intervener to take steps necessary to bring his intervention to an issue. It is not error to refuse to admit evidence offered by such an intervener, when his intervention has not been brought to an issue with the original parties. *Baker* v. *Texarkana National Bank et al., 74 Fed. Rep., 598.*
3. On an appeal from an order denying a motion to dissolve an injunction pendente lite, restraining an execution sale of personal property, *held*, that the court of appeals could not determine questions of law which might depend upon undisclosed facts, or questions of fact upon ex parte affidavits of the character of those presented in the record; and that, as the questions arising were proper subjects for deliberate examination, the order would be affirmed under the rule that, where a stay of proceedings will not cause too great injury to defendants, it is proper to preserve the existing state of things until the rights of the parties can be fully investigated. *Hadden et al.* v. *Dooley et al., 74 Fed. Rep., 429.*
4. Where an order refusing to dissolve an injunction pendente lite restraining a sheriff from selling certain silks on execution was affirmed, but it appeared to the court that a sale of the goods would be to the pecuniary advantage of both parties, *held*, that leave would be reserved to the court below to modify its order so that by consent of the parties the silk might be sold under the execution, after ample notice, and the proceeds placed in the registry to await a final decision. *Ib.*
5. It is not indispensable that an exception to a ruling of the court on the trial of an action should be brought before an appellate court by a bill of exceptions if it fully appears upon the record proper. *Wilson* v. *Pauly, 72 Fed. Rep., 129.*
6. The only question presented being one of fact, as to which the evidence is conflicting and apparently evenly balanced, the finding and judgment of the district court should not be disturbed. *Buffalo County National Bank* v. *Gilcrest (Nebr.), 66 N. W., 850.*
7. Where the bill of exceptions purporting to contain the evidence in a case is not authenticated by the certificate of the clerk of the trial court it will not be examined. *First National Bank* v. *Cass County (Nebr.), 66 N. W., 300.*
8. As each party may appeal from the same final judgment without making separate cases of each appeal, the appellate court may consolidate into one proceeding separate cases on appeal from the same judgment. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co. (Tex. Sup.), 34 S. W., 737.*
9. An order requiring an answer to be made more definite, so as to show what is pleaded as defense and what as counterclaim, rests in discretion, and is not appealable. *Garfield National Bank* v. *Kirchway (City Ct. N. Y.), 37 N. Y. S., 1140.*

APPEAL—Continued.

10. Where the record fails to show that notice of appeal was given, the appeal will be dismissed. *Merchants' National Bank* v. *Ault* (*Wash.*), *44 P., 129.*
11. A finding on conflicting evidence can not, on appeal, be disturbed. *Lehman* v. *Rothbarth* (*Ill. Sup.*), *42 N. E., 777; Smith* v. *Sabin* (*Cal.*), *43 P., 588; Merchants' National Bank* v. *McAnulty* (*Tex., Sup.*), *33 S. W., 963.*
12. A rehearing will not be granted for consideration of a question not raised on the original hearing. *Arnau* v. *First National Bank* (*Fla.*), *18 So., 790.*
13. Where, on appeal, the record does not contain the evidence, and findings of fact were waived, it will be presumed that the allegations of the complaint were proven, and that the affirmative allegations in the answer were not. *Ulrich* v. *Santa Rosa National Bank* (*Cal.*), *37 P., 500.*
14. An objection and exception to the introduction of certain evidence, for which no ground was assigned, can not be considered on appeal. *Tabor* v. *Commercial National Bank* (*C. C. A.*), *62 F., 383.*
15. On a trial by the court, where no request was made for a peremptory declaration that the evidence was insufficient to entitle plaintiff to judgment, a general finding for plaintiff can not be reviewed on a single exception to the finding and the judgment thereon. *Ib.*
16. Where no question of law is presented by the record a certificate by the appellate court that the case involves questions of law of such importance that they should be passed on by the supreme court does not present any questions of law to be determined. *Commercial National Bank* v. *Canniff* (*Ill. Sup.*), *37 N. E., 898.*
17. In determining the questions at issue the supreme court can only look at the record and not at the opinion of the appellate court. *Ib.*
18. Where in an action against a firm on a note signed by one partner the court tries the case without a jury and found that such partner had no authority to sign the note, but also found that the other partner afterwards ratified the signature, error in admitting evidence as to the former's authority to sign the note is immaterial. *Merchants' National Bank* v. *Peet* (*Wash.*), *37 P., 290.*
19. An appeal taken to the circuit court of appeals from a decree of the circuit court entered in accordance with the mandate of the former court upon a previous appeal will be dismissed, even though an appeal lie to the supreme court from the decision of the circuit court of appeals. *Merrill* v. *National Bank of Jacksonville, 78 Fed. Rep., 208.*
20. When a peremptory instruction is given in favor of either party, the only question with respect to the charge which is open for consideration by an appellate court is whether such direction to find for one party or the other, when considered in the light of the pleadings and all the evidence, was right. Assignments of error as to other matters contained in the charge are in such case immaterial. *Modern Woodmen of America* v. *Union Nat. Bank, 108 Fed. Rep., 753.*
21. Special findings made by a jury, as authorized by the State practice, have the same weight and effect as special findings of fact by the court where a jury has been waived, and can not be reviewed by the appellate court, for the purpose of determining whether there was any evidence to support them, where the bill of exceptions does not state affirmatively that it contains all the evidence. *Metropolitan Nat. Bank* v. *Jansen et al., 108 Fed. Rep., 572.*
22. Wagering contracts on the future market price of grain, where it is shown that, notwithstanding their terms, no actual delivery of the grain was contemplated by the parties, are generally held to be illegal and void in the United States, even in the absence of an express statute declaring them invalid. *Ib.*
23. The maker and endorser of a promissory note are competent witnesses to testify to facts which render such note invalid between the parties thereto, as that the consideration was illegal, as against an indorsee after maturity who took the paper with knowledge of the facts. *Ib.*

ASSESSMENT. *See* Insolvent banks; Receivers; Shareholders; Transfer of stock.

1. Where a national banking association is insolvent, order of Comptroller of Currency declaring to what extent the individual liability of stockholders shall be enforced is conclusive. *Kennedy* v. *Gibson, 8 Wall., 498; Casey* v. *Galli, 94 U. S., 673; National Bank* v. *Case, 99 U. S., 628.*
2. Payments of assessments by stockholder in national bank on increased stock can not be applied, in law or in equity, to discharge assessments by Comptroller in final liquidation of the bank. *Pacific National Bank* v. *Eaton, 141 U. S., 227; Thayer* v. *Butler, Ib., 234; Butler* v. *Eaton, Ib., 240.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

3. The assessments made by the Comptroller upon the shareholders of an insolvent association bear interest from the date of the order. *Casey* v. *Galli, 94 U. S., 673.*
4. Where shareholders have assessed themselves to the amount of the par value of the stock for the purpose of restoring impaired capital, the contributions made in pursuance of such assessment, though all used in paying the debts of the association, will not so operate as to discharge the shareholders from their individual liability. *Delano* v. *Butler, 118 U. S., 634.*
5. Where a married woman is by the State law capable of holding stock in a national bank in her own right, she is liable to an assessment upon her shares, though the law of the State does not authorize married women to bind themselves by contracts for the payment of money. The law annexes her obligations by its own force; no act or capacity to act on her part is required. *Witters* v. *Sowles, 32 Fed. Rep., 767; 35 Fed. Rep., 640.*
6. Married women who are permitted by the laws of the State in which they reside to become shareholders in national banks are liable to assessments under the national banking laws. *In re First National Bank of St. Albans, 19 Fed. Rep., 120.*
7. The coverture of a married woman who is a shareholder in a national bank does not prevent the receiver of the bank from recovering judgment against her for the amount of an assessment levied upon the shareholders equally and ratably under the statute. *Keyser* v. *Hitz, 133 U. S., 138.*
8. It is not essential in an action to enforce the individual liability of the shareholders of an insolvent national banking association to aver and prove that the assessment was necessary, for the decision of the Comptroller on this point is conclusive. *Strong* v. *Southworth, 8 Ben., 331; Kennedy* v. *Gibson, 8 Wall., 498; Casey* v. *Galli, 94 U. S., 673.*
9. And the fact that the title to the stock of a deceased shareholder vests in his administrator does not relieve the estate from the burden of an assessment. *Davis* v. *Weed, 44 Con., 569.*
10. Nor will the fact that the administration is complete and all the assets have been distributed defeat an action brought to recover the assessment. *Ib.*
11. The question whether there is a deficiency of assets, and when it is necessary to enforce the individual liability of shareholders, is for the Comptroller to determine; and his decision in this matter is final and conclusive. *Kennedy* v. *Gibson, 8 Wall., 498; National Bank* v. *Case, 99 U. S., 628; Casey* v. *Galli, 94 U. S., 673.*
12. The amount contributed by each shareholder should bear the same proportion to the whole amount of the deficit as his own stock bears to the whole amount of the capital stock at its par value. And the solvent shareholders can not be made to contribute more than their proportion to make good the deficiency caused by the insolvency of other shareholders. *United States* v. *Knox, 102 U. S., 422.*
13. Where, to discharge liabilities of an insolvent bank, Comptroller assessed against shareholders a sufficient per cent on par value of stock held by each, some being insolvent, he can not provide for deficiency by new assessment. *Ib.*
14. The estate of a deceased owner of national-bank stock is liable (Rev. St., sec. 5152) to an assessment levied against his executors in consequence of the failure of the bank after his death. *Wickham* v. *Hull et al., 60 Fed. Rep., 326.*
15. An action was brought against the executors of an estate to establish its liability for an assessment on certain shares of national-bank stock. The estate was at the time in possession of an Iowa probate court for purposes of administration, for which reason the Federal court could not enforce the liability, if adjudged to exist. Defendant set up the limitations contained in the Iowa statute (Code, sec. 2421) regulating the settlement of estates. *Held,* That the Federal court would not pass upon the question whether this provision debarred complainant from sharing in the estate, for, as the claim established in the Federal court must be presented for allowance in the probate proceedings, the better practice was to remit the question to the probate court. *Ib.*
16. Where a national bank issues certificates of its shares to a subsequent purchaser in lieu of the certificates of the prior owner, without observing its by-law in regard to a transfer on its books, so far as creditors of the bank are concerned a party taking and holding such shares of stock will be subject to the liabilities imposed by section 5151 of the national banking law. *Laing* v. *Barley, 101 Ill., 591; 3 N. B. C., 369.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

17. One to whom stock has been transferred in pledge or as collateral security for money loaned, and who appears on the books of the corporation as the owner of the stock, is liable as a stockholder for the benefit of creditors. Where the owner, holder, or pledgee of stock transfers it out and out for the purpose of escaping liability as a shareholder to one who is unable to meet such liability, or when the transfer is colorable and not absolute, the transfer is ineffective as to creditors, and the transferrer will be still liable. Therefore, when the G. bank loaned money and took as collateral therefor shares of stock in the C. bank, which were duly transferred in the books of the C. bank, and afterwards the G. bank transferred these shares to one of its clerks with an understanding that he should retransfer on request, and the C. bank was then in failing condition, *held*, that the G. bank was liable to contribute as a stockholder to the debts of the C. bank. *Germania National Bank of New Orleans* v. *Case, Receiver*, *99 U. S., 628; 2 N. B. C., 25.*
18. A letter addressed to the receiver, and signed by the Comptroller of the Currency, directing him to institute legal proceedings to enforce the individual liability of every stockholder, under the statute, is sufficient evidence that the Comptroller decided, before the suit, that it was necessary to enforce the personal liability of the stockholders. *Bowden* v. *Johnson*, *107 U. S., 251; 3 N. B. C., 55.*
19. The liability of the stockholders bears interest from the date of said letter. *Ib.*
20. Under the national banking act, the individual liability of the stockholder survives as against the personal representatives of a deceased stockholder. *Richmond* v. *Irons*, *121 U. S., 27; 3 N. B. C., 211.*
21. A stockholder sold certain stock several months before the insolvency of the bank, but the transfer was not made on the books till the date of the bank's failure. *Held*, that the stockholder incurred the statutory liability. *Ib.*
22. Fifty shares of the stock of a national bank were transferred to F. on the books of the bank October 29. A certificate therefor was made out, but not delivered to him. He knew nothing of the transfer, and did not authorize it to be made. On October 30 he was appointed a director and vice-president. On November 21 he was authorized to act as cashier. He acted as vice-president and cashier from that day. On December 12 he bought and paid for 20 other shares. On January 2 following, while the bank was insolvent, a dividend on its stock was fraudulently made, and $1,750 therefor placed to the credit of F. on its books. He, learning on that day of the transfer of the 50 shares, ordered D., the president of the bank, who had directed the transfer of the 50 shares, to retransfer it, and gave to D. his check to the order of D. individually for $1,250 of the $1,750. The bank failed January 22. In a suit by the receiver of the bank against F. to recover the amount of an assessment of 100 per cent by the Comptroller of the Currency in enforcement of the individual liability of the shareholders, and to recover the $1,750, *held*, first, in view of provisions of sections 5146, 5147, and 5210, Rev. St., it must be presumed conclusively that F. knew from November 21 that the books showed he held 50 shares; second, F. did not get rid of his liability for $1,250 by giving to D. his check for that sum in favor of D. individually. *Finn* v. *Brown*, *112 U. S., 56.*
23. In winding up an insolvent national bank, the Comptroller of the Currency is vested with authority to determine when a deficiency of assets exists, so that the individual liability of the stockholders may be enforced, and no appeal lies from his decision. *Bailey* v. *Sawyer*, *1 N. B. C., 356; 4 Dill., 463.*
24. The liability of a stockholder of a national bank is several, and is fixed by his taking stock in the corporation. *Ib.*
25. When an assessment upon the stockholders is ordered by the Comptroller, a suit at law is the proper remedy to enforce it. *Ib.*
26. A trustee holding shares in a national bank can not avail himself of his exemption from personal liability for debts of the bank unless his trusteeship appears on the books of the bank. *Davis* v. *Essex Baptist Society*, *41 Conn., 582; 2 N. B. C., 110.*
27. With a bequest of money a religious society purchased, and held in its own name, shares in a national bank. The society had other donations otherwise invested. *Held*, that the society was not a trustee, but an ordinary stockholder, and liable to assessment for debts of the insolvent bank. *Ib.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

28. One who procures a transfer to himself, on the books of a national bank, of stock in such bank, becomes liable for the engagements of the bank as prescribed in the national-bank act, although such stock was pledged to him by the owner simply as security for a debt. *Moore* v. *Jones, 3 Woods, 53; 2 N. B. C., 144.*

29. One in whose name shares of the stock of a national bank stand on the bank books is subject to the individual liability of a shareholder, although his holding of the stock was originally as collateral security for a loan and the loan has been repaid and the stock certificate surrendered with an executed power of attorney for transfer. *Bowdell* v. *Farmers and Merchants' National Bank of Baltimore, 14 Bankers' Magazine, 387; 2 N. B. C., 146.*

30. The determination of the Comptroller as to the necessity of an assessment on stockholders of an insolvent national bank for the payment of debts is conclusive, and in a suit to enforce such an assessment the necessity need not be alleged. *Strong, Receiver,* v. *Southworth, 8 Ben., 331; 2 N. B. C., 172.*

31. S. bought shares in a national bank and caused them to be transferred to E., who was in his employ, S. remaining the real owner *Held,* that S. was liable as stockholder upon the failure of the bank. *Davis, Receiver,* v. *Stevens, 20 Alb. L. J., 490; 2 N. B. C., 158.*

32. In an action by the receiver of a national bank to enforce the liability of a shareholder, it appeared that the date of the defendant's subscription to the stock was prior to May, 1866, when the receiver was appointed; that the Comptroller of the Currency decided on the 28th of June, 1876, that the enforcement of this liability to its full extent was necessary, and instructed the receiver accordingly, and that this action was thereupon brought. *Held,* that although such decision and order of the Comptroller were necessary preliminaries to a suit against the shareholder, yet, having been delayed without sufficient apparent reason for more than six years from the date of the subscription, the statute of limitations was a bar to the action, the State courts having decided that an act necessarily preliminary to the commencement of a suit upon a contract must be done within six years, unless sufficient reason for the delay is shown. *Price, Receiver,* v. *Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*

33. Actions by the receiver of a national bank against stockholders for assessments on the stock are subject to State statutes of limitations. *Butler* v. *Poole, 44 Fed. Rep., 586.*

34. A court has no power, under sec. 5324, U. S. Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful," as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Price* v. *Yates, 19 Alb. L. J., 295.*

35. A stockholder of an insolvent national bank, who happens also to be one of its creditors, can not cancel or diminish the assessment to which the provisions of sec. 5151, Rev. St., make him liable by offsetting his individual claim against it. *Hobart, Receiver, etc.,* v. *Gould, 8 Fed. Rep., 57.*

36. Section 5151, Rev. St., among other things, provides that the shareholders of every national banking association shall be held individually responsible for all contracts, etc., to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares. *Held,* that upon the insolvency of such a bank a shareholder who happens to be one of its creditors can not cancel or diminish the assessment, to which the provisions of this section make him liable, by offsetting his individual claim against it. *Ib.*

37. The liability which shareholders in national banks incur under section 12 of the act of 1864, which provides for a liability "to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares," is that of principals, not of sureties. *Hobart, Receiver, etc.,* v. *Johnson, 8 Fed. Rep., 193.*

38. Such a liability is not one on a "promise to pay the debt, or answer for the default or liability, of any other person," within the meaning of the proviso to section 5 of the Revised Statutes of New Jersey of 1874, p. 469. *Ib.*

39. On the principle of estoppel, one can not take advantage of certain statutory provisions without incurring thereby the attendant liabilities. *Ib.*

40. Under sec. 5151, Rev. St., owners of stock in a national bank are liable for its debts, and persons who hold themselves out or allow themselves to be held out as owners of stock are also liable, whether they own stock or not. *Case, Receiver,* v. *Small et al., 10 Fed. Rep., 722.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

41. A married woman who owns stock in a national bank is not exempt on account of her coverture from the liability imposed by the national currency acts upon all stockholders in such banks. *Anderson* v. *Lime, 14 Fed. Rep., 405.*

42. After a national bank has become insolvent and has closed its doors for business, its shareholders' liability to creditors is so far fixed that any transfer of their shares must be held fraudulent and inoperative as against the creditors of the bank. *Irons et al.* v. *Manufacturers' National Bank of Chicago et al., 17 Fed. Rep., 308.*

43. The Pacific National Bank of Boston was organized in October, 1877, with a capital of $250,000, with the right to increase it to $1,000,000. In November, 1879, its capital was raised to $500,000; September 13, 1881, the directors voted to increase the capital to $1,000,000. On November 18, 1881, the bank suspended. On December 13, 1881, the directors voted that as $38,700 of the increase of capital stock had not been paid in the capital be fixed at $961,300, and the Comptroller of the Currency was notified to that effect, and he notified the bank, under Rev. St., sec. 5205, to pay a deficiency on its capital stock by an assessment of 100 per cent. At the annual meeting the assessment was voted, and on March 18, 1882, with consent of the Comptroller and the approval of the directors and the examiner, the bank resumed business, and continued until May 20, 1882, when it again suspended and was put in the hands of a receiver. Prior to May 20, 1882, $742,800 of the voluntary assessment had been paid in. Complainant was the owner of twenty-five shares of stock on September 13, 1881, and after the vote to increase the stock took twenty-five shares, for which he paid $2,500 on October 1, 1881, and received a certificate. He voted for the assessment at the annual meeting, and in February, 1882, paid the assessment on the old and new stock, and subsequently sought to enjoin the suit at law against him by the receiver to enforce his individual liability as a stockholder, under Rev. St., sec. 5151, on the ground that the increase of capital was illegal and void, and that the voluntary assessment, under Rev. St., sec. 5205, relieved the stockholders of individual liability. *Held*, that he was not entitled to relief, and the bill should be dismissed. *Morrison* v. *Price, Receiver, 23 Fed. Rep., 217.*

44. A discharge in bankruptcy releases a shareholder of a national bank from his statutory individual liability to creditors of the bank where, at the time of his discharge, the claims of such creditors were provable, not merely contingent. *Irons et al.* v. *Manufacturers' National Bank et al., 27 Fed. Rep., 591.*

45. When bank stock was sold, but not transferred on the books of the bank, and the bank afterwards failed, the executors of the person in whose name the stock stood on the books were held liable for assessment, although said stock had been paid for by a purchaser buying at the request of the president of the bank, who gave him a cashier's check for that purpose, placing the money so furnished to the credit of said purchaser on the books of the bank as a temporary loan, the intention being ultimately to transfer said shares to a third party as part of a larger proposed investment in stock, for which funds had been placed in the hands of the president of the bank. *Price, Receiver*, v. *Whitney et al., 28 Fed. Rep., 297.*

46. Defendant subscribed for new stock in the reorganization of a bank, and received a certificate on the basis of a total subscription of $500,000. The actual increase was $461,300. He protested against the same, and refused to vote on the stock, but retained his certificate until the bank went into the hands of a receiver several months later. *Held*, that he was liable to the receiver on his subscription, and it was too late to claim that the increase as to him was invalid. *Butler, Receiver*, v. *Aspinwall, 33 Fed. Rep., 217.*

47. A pledgee of shares of stock in a national bank, who does not appear by the books of the bank or otherwise to be the owner, is not liable for an assessment upon the shares on the insolvency of the bank, under Rev. St., sec. 5151, rendering shareholders liable for the debts of the association to the extent of the par value of their stock. *Welles* v. *Larrabee et al., 36 Fed. Rep., 866.*

48. One to whom the shares are assigned in trust as security for a debt due a third person, and following whose name on the stock book of the bank is the word "trustee," is not liable for the assessment under section 5151, and is also within the provision of section 5152, exempting from such liability persons holding stock as trustees. *Ib.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

49. In an action by the receiver of an insolvent national bank to recover of a stockholder an assessment on his shares, the defendant alleged as a counterclaim that the Comptroller of the Currency had directed the bank to restore the value of certain securities held by it which had been reported worthless by an examiner; that certain of the stockholders, including defendant, had raised a fund which was placed in the hands of trustees to apply so much as might be from time to time required by the Comptroller to retire such securities; that the fund was deposited with the bank with full notice of the purpose to which it was to be applied; that a portion had been used to retire the securities designated, and that when the bank failed the balance of the fund came into the hands of the receiver, and was now claimed by him as a part of the ordinary assets of the bank; that a certain portion of this balance belonged to defendant, which amount he asked to set off against plaintiff's demand. *Held*, that a general demurrer based on the ground that no set-off or counterclaim was available in such an action would be overruled, as the claim could be set off if it was of such a nature that the holder would be entitled to receive the full amount before distribution by the receiver to general creditors. *Welles* v. *Stout*, *38 Fed. Rep., 807.*

50. Where a shareholder of a national bank makes a bona fide sale of his stock and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Rev. St., sec. 5151, to pay the bank's debts. *Hayes* v. *Shoemaker*, *39 Fed. Rep., 349.*

51. Defendant, for the purpose of helping a bank, of which complainant was a stockholder, in a financial crisis, loaned it certain securities belonging to complainant, and when complainant was informed of the fact she did not object. She was assured by the bank's officers that if the bank was saved the securities would be returned, and if it failed the avails would be credited on her assessment as a stockholder. The bank failed, and the securities were not returned. *Held*, that she was not entitled, as against other creditors, to set off the value of the securities against her assessment, but was, as to such value, on the same footing as any other creditor. *Sowles* v. *Witters et al.*, *39 Fed. Rep., 403.*

52. One who subscribes and pays for a specified number of shares of a "proposed increase" of the capital stock of a national bank, which increase is in fact never issued, and to whom the bank officials transfer, instead, old stock of the bank without his knowledge or consent, is not a "shareholder" within the meaning of Rev. St., sec. 5151, imposing individual liability on the shareholders for the debts of national banks. *Stephens* v. *Follett et al.*, *43 Fed. Rep., 842.*

53. The fact that the subscriber for the new shares received a dividend on the old shares so transferred to him does not estop him from denying his liability as a shareholder, where such dividend was received in the belief that it was paid to him by virtue of his subscription to the new stock. *Ib.*

54. A person who becomes a stockholder in a national bank thereby submits himself to the provisions of the national bank act, and becomes liable to be assessed to the extent of his statutory liability for all debts of the bank existing while he holds his stock. *Young* v. *Wempe et al.*, *46 Fed. Rep., 354.*

55. In an action by the receiver of a national bank to enforce an assessment under Rev. St., sec. 5151, against one credited on the transfer books as a stockholder, it appeared that nearly a year before the failure he had sold his stock to a broker for an undisclosed principal; that he indorsed the same, and requested the broker to inform the cashier of the transaction, and to have the stock transferred; that the broker accordingly handed the stock to the cashier, gave him the necessary information, and requested him to make the transfer. This the cashier promised to do, but in fact the transfer was never made. The certificate recited that it was transferable on the books of the company "by indorsement hereon and surrender of this certificate." *Held*, that in requesting the cashier to make the transfer the broker acted as the seller's agent, and that the latter did all that was required of him as a prudent business man, and could not be held liable as a stockholder. *Young* v. *McKay*, *50 Fed. Rep., 394.*

56. A Federal court will not, even if it has the power under Rev. St., sec. 5231, grant an order authorizing a receiver of a national bank to com-

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

pound the statutory liability of certain stockholders by accepting payment of a gross sum, less than is due, in satisfaction and discharge thereof, although more money would thus be realized than by proceeding to collect the same in the usual way, when it appears probable that such stockholders have fraudulently conveyed their property to avoid their legal obligations as stockholders, or to shield themselves from injury and exposure by litigation. *In re Certain Shareholders of the California National Bank of San Diego, 53 Fed. Rep., 38.*

57. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable as a stockholder for the debts of the bank, when the true owner has been adjudged so liable, although nothing is realized upon the execution of such judgment. *Yardley* v. *Wilgus, 56 Fed. Rep., 965.*

58. When the full personal liability of shareholders is to be enforced the action must be at law. *Kennedy* v. *Gibson, 8 Wall., 498; Casey* v. *Galli, 94 U. S., 673.*

59. And it may be at law, though the assessment is not for the full value of the shares; for, since the sum each shareholder must contribute is a certain exact sum, there is no necessity for invoking the aid of a court of equity. *Bailey* v. *Sawyer, 4 Dill., 463; 1 N. B. C., 356.*

60. But the suit may be in equity. *Kennedy* v. *Gibson, 8 Wall., 498.*

61. It is no objection to a bill against stockholders within the jurisdiction of the court that other stockholders, not within such jurisdiction, are not codefendants. *Ib.; Case* v. *Bank, 100 U. S., 446.*

62. But a pledgee of shares of stock in a national bank who, in good faith and with no fraudulent intent, takes the security for his benefit in the name of an irresponsible trustee for the avowed purpose of avoiding individual liability as a shareholder, and who exercises none of the powers or rights of a stockholder, incurs no liability as such to creditors of the bank in case of its failure. *Anderson, Receiver,* v. *Phila. Warehouse Company, 111 U. S., 479.*

63. The individual liability of the shareholders of an insolvent association may be enforced for the purpose of paying all of its liabilities, and not merely for the purpose of paying its "debts," technically so called. *Stanton* v. *Wilkeson, 8 Ben., 357.*

64. The individual liability of the stockholders must be restricted in its meaning to such contracts, debts, and engagements of the association as have been duly contracted in the ordinary course of its business. And, therefore, creditors of an association who make settlements *after the association is put into liquidation* and receive from the president payment of their claims in paper of the association, or of the individual notes of the president himself, indorsed or guaranteed in the name of the association, are not to be considered as creditors of the association entitled to subject the stockholders to individual liability, for these are new contracts. *Richmond* v. *Irons, 121 U. S., 27.*

65. The individual liability of the stockholders is enforceable only in behalf of all the creditors, and any security given by a stockholder for his liability in this respect should likewise be for the benefit of all the creditors. Accordingly, a mortgage of all the individual property of a stockholder, made after the bank has closed its doors, for the purpose of securing a single depositor, is void as against a judgment obtained against such stockholder in an action by the receiver to recover the amount of his individual liability. *Gatch* v. *Fitch, 34 Fed. Rep., 566.*

66. Bill filed by receiver against transferrer and transferee to enforce such liability will lie where it is for discovery as well as relief, as the transfer would be good between the parties. *Bowden* v. *Johnston, 107 U. S., 251.*

67. A shareholder in a national bank, who is liable for its debts, is liable for interest thereon to the extent of the bank's liability, and not in excess of the maximum liability fixed by statute. *Richmond* v. *Irons, 121 U. S., 27.*

68. The creditors of an insolvent association must seek their remedy through the Comptroller, in the mode prescribed by the statute; they can not proceed directly in their own names against stockholders or the debtors of the bank. *Kennedy* v. *Gibson, 8 Wall., 498.*

69. Each shareholder of a national banking association is individually liable for its debts to the extent of the amount of his stock at its par value, in addition to the amount invested in the shares held by him, and a receiver appointed to wind up the affairs of such an association that has become insolvent is authorized, under the direction of the Comptroller of the Currency, to enforce the liability of its stockholders, and to collect from

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

each of them the necessary amount, up to the extent of his liability, for the payment of the creditors. *King et al.* v. *Armstrong, Receiver, 34 N. E., 163; 50 Ohio St., 222.*

70. Code N. C., sec. 1826, provides that no woman during coverture shall be capable of making any contract to affect her real and personal estate without the written consent of her husband. *Held*, that a purchase of stock by a married woman is not a "contract" within the terms of the statute, and that the wife is liable upon an assessment, although the stock was purchased without the written consent of her husband. *Robinson* v. *Turrentine et al., 59 Fed. Rep., 554.*

71. One in whose name stock of an insolvent national bank stood paid an assessment thereon under a threat by the receiver to sue therefor, though he claimed that he had sold the stock. More funds were collected than were required to pay the creditors of the bank. *Held*, that such payment could not be recovered as having been made under a mistaken belief by the payor that the whole amount would be required to pay the creditors of the bank. *Holt* v. *Thomas (Cal.), 38 P., 891.*

72. The F. National Bank suspended business for lack of funds, and was placed in charge of a bank examiner, who required that $50,000 should be raised and placed in the bank before it could resume business. The stockholders, including one B., the president, thereupon raised this sum, in amounts equal to 50 per cent of their stock, and placed it in the bank. The examiner caused entries to be made on the books indicating that this contribution was a voluntary assessment, subject, after one year, to the liabilities of the bank, and permitted the bank to resume. B., at a meeting of the directors subsequently held, protested against these book entries, but afterwards signed reports in which the $50,000 was included as surplus. At the time of the advance the bank held two notes of B., and discounted another note of his a few days before the expiration of a year from the advance. Shortly after the expiration of the year the bank again suspended payment. *Held*, that the advance to the bank was a voluntary assessment, and not a loan, and could not be set off by B. in an action against him on the notes by the receiver of the bank. *Broderick* v. *Brown, 69 Fed. Rep., 497.*

73. M. bequeathed to his wife "for life or widowhood" 40 shares of stock in a national bank, together with other personal property, providing that she might use any of such personal property if necessary for her comfortable support, and that, at her death or marriage whatever should remain of such property should go in equal shares to his four children. The administrator with the will annexed of M.'s estate transferred the stock on the books of the bank to M.'s widow. The bank having become insolvent, and an assessment having been made by the Comptroller on the shareholders, for which a judgment was obtained against M.'s widow, which remained unsatisfied, the receiver of the bank brought suit against M.'s administrator to compel payment of the assessment out of M.'s general estate. *Held*, that whether the widow took an absolute title to the stock by virtue of her power of disposal, or a life interest with remainder to the children, the beneficial ownership of the stock, in either case, had passed from M.'s estate, and the estate could not be made liable for the assessment. *Held*, further, that the administrator properly transferred the stock to the widow, and was not required to hold the legal title thereto, as administrator or trustee, during her life or widowhood, but that such transfer made no difference to the liability of the estate of M., since the beneficial interest would in either case have been in the widow and children. *Blackmore* v. *Woodward et al., 71 Fed. Rep., 321.*

74. The capital, the unpaid subscriptions to the capital stock, and the liability of the holders of the paid-up stock to pay an additional amount equal to the par value of their stock under section 5151, Rev. St., constitute a trust estate sacredly pledged for the security of the creditors of a national banking association. The willful destruction or diminution of any part of this trust estate or the diversion of the proceeds of any of it from the creditors of the bank is a fraud upon these creditors, and subjects its perpetrator to a suit by them or their legal representative for proper relief. *Stuart* v. *Hayden et al., 72 Fed. Rep., 402.*

75. One who knowingly permits his name to be entered upon the stock books of a national bank as the owner, individually, of stock therein, can not be permitted, as against creditors or a receiver of the bank representing them, to show that he was not the owner of the stock, and he is liable for an

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

assessment thereon, though he held the stock, in fact, as trustee for the bank itself. *Lewis* v. *Switz, 74 Fed. Rep., 381.*

76. One C. was the holder of stock in the D. National Bank, and was also an officer of the L. bank which held stock in the D. bank. In the latter capacity he was informed of an urgent demand upon the L. bank to send $5,000 by telegraph in aid of the D. bank. Within a week after this demand L. transferred his stock in the D. bank, without consideration, to his five children, one of whom was a married woman, and two minors. Within five months thereafter the D. bank failed and an assessment was made on the stockholders. *Held*, that the transfer must have been made by L. in contemplation of the liability, and that both he and his transferees were liable for the assessment, the latter because the liability was cast upon them by law when they became stockholders. *Foster* v. *Lincoln et al., 74 Fed. Rep., 382.*

77. In an action by the receiver of a national bank to enforce the individual liability of a stockholder, an allegation in the complaint that on a given date the Comptroller, having ascertained and determined that the assets, property, and credits of the bank were insufficient to pay its debts and liabilities, and, as provided by the act of Congress, made an assessment and requisition on the shareholders of the said bank of a given sum upon each share held and owned by them, respectively, at the time of its default, and directed the receiver to take all necessary steps to enforce the liability, is sufficient. *Kennedy* v. *Gibson, 8 Wall., 498, distinguished; Nead* v. *Wall (C. C.), 70 F., 806.*

78. One buying stock in a national bank in the names of his minor children himself becomes liable to assessment as a shareholder, for minors are incapable of assenting to become stockholders, so as to bind themselves to the liabilities thereof. *Foster* v. *Chase et al., 75 Fed. Rep., 797.*

79. An executor who receives certificates of national-bank stock as part of the assets of decedent's estate, and includes them in his inventory returned to the probate court, is a shareholder, and liable as such for an assessment under Rev. St., sec. 5151, subject to the relief granted by section 5152. *Parker* v. *Robinson (C. C. A.), 71 F., 256.*

80. The complaint, in an action by the receiver of an insolvent national bank to enforce an assessment on the shareholders, made by the Comptroller of the Currency, need not aver that there was a necessity therefor, or that the Comptroller determined that there was such necessity, though the law provides that the Comptroller may enforce the individual liability of the stockholders, if necessary to pay the debts of the bank. It is enough that the complaint alleges that the Comptroller made the assessment and directed its enforcement. *O'Connor* v. *Witherby (Cal.), 44 P., 227.*

81. The allegation of the complaint, in an action for an assessment on shareholders in a bank, that "defendant, though demanded, has failed and refused to pay said assessment, or any part thereof," is a sufficient averment as against a general demurrer of nonpayment at the time action was commenced. *Ib.*

82. In an action by the receiver of an insolvent national bank to enforce an assessment on the shareholders, made by the Comptroller of the Currency, the necessity of the Comptroller's making as large an assessment as that in suit can not be litigated. *Ib.*

83. The bill contemplated by the second section of the act of June 30, 1876, to enforce the individual liability of stockholders in a national banking association that has gone into liquidation, need not purport expressly on its face to be filed by the complainant on behalf of himself and all other creditors, for the law would give it that effect and the court would so treat it; but, if this was necessary, the bill might be amended in that respect by leave of the court. *Irons, Ex'r, etc., and others* v. *Manufacturers' National Bank of Chicago and others, 17 Fed. Rep., 308.*

84. The manifest intention of the national banking act is a distribution of its assets in case a bank becomes insolvent equally among all the unsecured creditors, and the diligence of a creditor who files a creditor's bill can give him no greater rights than are given any other creditor to share in the distribution of the assets, and a prayer in the bill that such creditor be given priority over other creditors will not be granted. *Ib.*

85. Where the original bill filed before the passage of the act of June 30, 1876, was amended after the passage of that act so as to make the individual shareholders defendants, and subject them to liability, such bill will not be considered on that account multifarious. *Ib.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

86. The act of June 30, 1876, did not create any new liability on the part of the stockholders, or provide for enforcing such liability against them under circumstances where it could not have been enforced before that act was passed. This act is not retroactive, and does not create rights which did not exist prior to its passage as against existing stockholders, though it may be construed as limiting the tribunal in which proceedings are to be instituted for enforcing the stockholder's liability to a United States court, instead of allowing creditors to resort to any competent tribunal with equity power. *Ib.*

87. Entering an order that "the complainants confessing the pleas of bankruptcy of defendants, it is ordered that this case be stayed as to them," does not amount to a final decree, but simply confesses the facts set up in the plea, leaving the court to adjudge the law upon such facts whenever the main cause is heard. *Ib.*

88. Where the original bill was filed February 3, 1875, before the passage of the act of June 30, 1876, and a receiver was appointed February 26, 1875, thereunder, and an amended bill, making the individual stockholders defendants, was filed October 5, 1876, and after the filing of the amended bill certain of the defendants were adjudged bankrupts, their pleas of bankruptcy will constitute a sufficient bar in their behalf. *Ib.*

89. Where it is admitted by the defendants that they were shareholders in a national bank, but the number of shares respectively held by them is not admitted, the names of the shareholders and the number of shares held by each, as shown by the stock ledger and stubs of the stock certificates and the dividend sheets of the bank on which they respectively drew the last dividends, will be prima facie proof of the number of shares held, and, unless rebutted, sufficient. *Ib.*

90. A bill to enforce against the separate estate of a married woman an assessment upon shares of national-bank stock is not open to the objection that it does not allege that she had the capacity to become a stockholder, whether she became such before or after marriage, where it alleges that she was the owner of the shares, and where a statute of the State in which the bank is located (Dig. St. Ark., 1874, sec. 4194) provides that a married woman may transfer her property, carry on any business, and perform any services on her separate account, and that her earnings shall be her separate property, and may be used or invested by her in her name. *Bundy* v. *Cocke, 128 U. S., 185; 3 N. B. C., 316.*

91. The bill alleging that the married woman is possessed of property in her own right sufficient to pay the assessment and praying for a decree of payment therefrom, and the bill of revivor filed after her death against her husband praying for relief out of the assets received by him as her legatee, devisee, or executor, the case is one of equitable cognizance. *Ib.*

92. A suit by the receiver of an insolvent national bank to collect an assessment by the Comptroller upon the stock from a stockholder who has made an alleged fraudulent transfer of his shares is based upon the statutory liability of the stockholder, and not upon any injury growing out of the fraudulent transfer; and therefore the statute of limitations begins to run from the date the assessment becomes due, and not from the discovery of the fraud. *Thompson* v. *German Ins. Co. et al., 77 Fed. Rep., 258.*

93. On a bill by the receiver of an insolvent national bank to collect an assessment by the Comptroller on the stock from a former stockholder, on the ground that, to escape liability, he had transferred his shares, within six months of the failure of the bank, to one having no means, it appeared that the transfer was made on the books of the bank, no concealment thereof being attempted, and that the receiver made no inquiry as to the nature of the transfer, and took no action against defendant until the assessment had become barred. *Held*, that equity would not relieve against the bar of the statute. *Ib.*

94. It is not necessary, in order to hold liable for an assessment upon the shareholders of an insolvent national bank one who has transferred his stock to an irresponsible person, to show that the transferrer had actual knowledge of the insolvency of the bank at the time of the transfer, but it is sufficient if he had good ground to apprehend its failure, and made the transfer with intent to relieve himself from individual liability. *Cox* v. *Montague, 78 Fed. Rep., 845.*

95. Upon the trial of a suit brought by the receiver of an insolvent national bank to collect an assessment from one who had transferred his stock, a letter written by the defendant to a bank examiner, in reply to an inquiry about the bank, in which defendant admits his transfer of his stock when

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

the bank was embarrassed, is not a privileged communication, though the bank examiner's letter, to which it is a reply, is marked "Confidential." *Ib.*

96. A corporation which receives shares of national-bank stock in pledge, with power to use and sell, and which, in good faith, without suspicion of the bank's insolvency, causes new certificates to be issued in the name of one of its employees, merely because it is unwilling they should stand in the name of the original owners, remains a mere pledgee, and is not liable, as a shareholder, to assessment on the stock. *National Park Bank of City of New York* v. *Harmon, 79 Fed. Rep., 891.*

97. L., a stockholder in the D. national bank, transferred his stock shortly before its failure to his married daughter and other minor children. It appeared from the circumstances surrounding the transaction that L., though perhaps not supposing the D. bank to be actually insolvent, was advised of facts not generally known, which indicated such uncertainty as to its ability to stand a run, which had apparently begun, as to make it safer for him to dispose of his stock forthwith, and that the transfer was made with the intent that, if all came out well, his children should have the stock, while, if the bank met with disaster, he would not be obliged to throw good money after bad. *Held*, that the transfer so made could not stand against the creditors of the bank, and L. was liable at the suit of its receiver for an assessment on the stock. *Foster* v. *Lincoln's Ex'r, 79 Fed. Rep., 170.*

98. The circuit court has jurisdiction of an action to ascertain or fix the liability upon shares of an insolvent national bank which are alleged to have been transferred with a fraudulent intent to escape such liability when the amount of the assessment exceeds $2,000 exclusive of interest and costs. *Thompson* v. *German Ins. Co. et al., 76 Fed. Rep., 892.*

99. The right of the receiver of an insolvent national bank to enforce the liability of stockholders, though created by United States statute, may be barred by the running of a State statute of limitations. *Ib.*

100. The bar of a statute of limitations will be enforced, when applicable, in equity as well as at law. *Ib.*

101. The action of the Comptroller in making an assessment against the stockholders of an insolvent national bank creates a right of action against the stockholders, but is not the institution of a suit to enforce it so as to stop the running of limitation. The statute begins to run from the date the assessment becomes due. *Ib.*

102. A creditor who receives from his debtor a transfer of shares in a national bank as security for his debt, and who surrenders the certificates to the bank, and takes out new ones in his own name, in which he is described as pledgee, and holds them afterwards in good faith as such pledgee and as collateral security for the payment of his debt, is not a shareholder subject to the personal liability imposed upon shareholders by Revised Statutes, section 5151. *Pauly* v. *State Loan and Trust Company, 165 U. S., 606.*

103. The previous cases relating to the liability of such shareholder examined and held to establish:

(1) That the real owner of the shares of the capital stock of a national banking association may, in every case, be treated as a shareholder within the meaning of section 5151;

(2) That if the owner transfers his shares to another person as collateral security for a debt due to the latter from such owner, and if, by the direction or with the knowledge of the pledgee, the shares are placed on the books of the association in such way as to imply that the pledgee is the real owner, then the pledgee may be treated as a shareholder within the meaning of section 5151 of the Revised Statutes of the United States, and therefore liable upon the basis prescribed by that section, for the contracts, debts, and engagements of the association;

(3) That if the real owner of the shares transfers them to another person, or causes them to be placed on the books of the association in the name of another person, with the intent simply to evade the responsibility imposed by section 5151 on shareholders of national banking associations, such owner may be treated, for the purposes of that section, as a shareholder, and liable as therein prescribed;

(4) That if one receives shares of the stock of a national banking association as collateral security to him for a debt due from the owner, with power of attorney authorizing him to transfer the same on the books of the association, and being unwilling to incur the responsibilities of a shareholder as prescribed by the statute, causes the shares to be transferred on

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

such books to another, under an agreement that they are to be held as security for the debt due from the real owner to his creditor—the latter acting in good faith and for the purpose only of securing the payment of that debt without incurring the responsibility of a shareholder—he, the creditor, will not, although the real owner may, be treated as a shareholder within the meaning of section 5151; and

(5) That the pledgee of personal property occupies toward the pledgor somewhat of a fiduciary relation, by virtue of which, he being a trustee to sell, it becomes his duty to exercise his right of sale for the benefit of the pledgor. *Ib.*

104. Where one residing in Maryland subscribes for stock of a national bank of another State and then transfers it to his wife, also a resident of Maryland, she becomes owner thereof, and is subject to stockholders' liability, under Revised Statutes, United States, sec. 5152, without regard to the laws of the other State relative to contract by married women. *Kerr* v. *Urie (Md.), 37 A., 789.*

105. A person appearing on the books of a national bank to be absolute owner of stock is subject to stockholders' liability, though holding it as trustee. *Ib.*

106. It has been repeatedly settled by this court that the Comptroller of the Currency has power to appoint a receiver of a defaulting or insolvent national bank, and to call for a ratable assessment upon the stockholders of such bank without a previous judicial ascertainment of the necessity for such action; and the contention that there is presented in this case a constitutional question not considered in the prior cases is an assumption with no foundation in fact. *Bushnell* v. *Leland, 164 U. S., 684.*

107. As by Rev. St., U. S., sec. 5242, an attachment issued before final judgment from a State court against a national bank is prohibited, such an attachment does not operate as notice to the absent defendant, so as to give the court jurisdiction of the party or subject-matter. *Safford* v. *First National Bank (Vt.), 17 A., 748.*

108. An assessment against the estate of an owner of national-bank stock, in the hands of his executrix, is enforceable in the Federal courts, though proceedings for settlement of the estate are pending in the probate court of Vermont. *Brown* v. *Ellis, 86 Fed. Rep., 357.*

109. The widow of a deceased stockholder of an insolvent national bank, who by authority of the will undertook to settle the estate as executrix without judicial proceedings, but failed to transfer such stock to herself or other person, can not, on the ground that the estate is fully settled, escape liability as executrix for assessments on such stock to the extent of assets of the estate under her control. *Baker* v. *Beach et al., 85 Fed. Rep., 836.*

110. To a bill by a creditor of a corporation averring its insolvency and demanding the appointment of a receiver, an accounting, and the enforcement of the individual liability of the stockholders, the corporation is a necessary party defendant. *Elkhart National Bank of Elkhart, Ind.,* v. *Northwestern Guaranty Loan Company of Minneapolis, Minn., et al., 84 Fed. Rep., 76.*

111. Where the jurisdiction of the Federal courts depends on the diverse citizenship of the parties, the Federal courts of the residence of stockholders of an insolvent corporation, organized under the laws of another State, have no jurisdiction of a suit brought by a creditor of the corporation for an accounting and a receivership, and to enforce the individual liability of the stockholders, if the corporation has not voluntarily appeared in the action. In such case the nonresident corporation can not be compelled to appear. Smith *v.* Lyon, 10 Sup. Ct., 303, 133 U. S., 315, and Improvement Co. *v.* Gibney, 16 Sup. Ct., 272, 160 U. S., 217, followed and applied. *Ib.*

112. In such a case the defendant stockholders who appear may set up this defense by demurrer. *Ib.*

113. Defendant acquired stock of a national bank through his agents, in whose names the shares were registered on the books of the bank, and so appeared when the bank became insolvent. Defendant had all the time held the certificates, so indorsed that he might have had the shares registered in his own name. *Held*, that the receiver can recover from defendant an assessment on said stock for the benefit of creditors, though he might have proceeded against those in whose names the shares appeared on the bank's stock register. *Hubbell* v. *Houghton, 86 Fed. Rep., 545.*

114. On notice from the Comptroller, under Rev. St., sec. 5205, that the bank's capital is impaired so as to require an assessment on the stockholders, such assessment is to be made by the stockholders themselves, and an assessment by the directors is void. *Hulitt* v. *Bell et al., 85 Fed. Rep., 98.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

115. An assessment to restore impaired capital, under Rev. St., sec. 5205, is only enforceable by subjecting the stock of persons refusing to pay, and no action will lie against the stockholders personally. *Ib.*

116. When an executor refuses to recognize, as a claim against decedent's estate, an assessment by the Comptroller of the Currency upon national-bank stock belonging to the deceased, a Federal court will assume jurisdiction of an action against the executor to determine the liability, although the estate is in the course of administration in the probate court. *Zimmerman* v. *Carpenter, 84 Fed. Rep., 747.*

117. The estate in the hands of an executrix at the date of the failure of a national bank is liable for the assessment on stock belonging to the estate in the same manner as if deceased was living (Rev. St., sec. 5152); and the fact that the time for filing claims against the estate has expired is no bar to an action to fix such liability. *Ib.*

118. Where bank stock was transferred by an executrix to herself individually, and she admits before suit is brought, and again in her answer, that the transfer was without consideration, and is void, such admission does not vacate the transfer, and a bill in equity will lie to determine the liability of the estate on an assessment of the face value of the stock. *Ib.*

119. Where, at the hearing, the defendant raises the point that the claimant has a plain, speedy, and adequate remedy at law, the court will not make a decree if there is a plain defect of jurisdiction, but the bill will be construed more liberally than if the point had been raised by demurrer. *Ib.*

120. A stockholder in a national bank, with knowledge that the bank is in a failing condition, can not make a voluntary transfer of his stock to one financially irresponsible, and thereby escape liability for assessments. *Baker* v. *Reeves et al., 85 Fed. Rep., 837.*

121. The owner, by assignment of stock in a national bank at the time of its failure, is liable for assessments thereon, though his assignor, who transferred it knowing that the bank was in a failing condition, is also liable. *Ib.*

122. A pledgee of national-bank stock is not liable as a stockholder for assessments except by estoppel. *Baker* v. *Old National Bank of Providence, R. I., et al., 86 Fed. Rep., 1006.*

123. Where shares of an insolvent bank are registered on the books "F. A. Cranston, Cashier Old National Bank, Providence, R. I.," the latter bank, in a suit by the receiver to hold it liable as a shareholder for assessments, is not estopped by the registry from setting up the fact that it holds the stock merely as a pledge. *Ib.*

124. And the cashier, individually, is not estopped from avoiding liability on the same ground. *Ib.*

125. An executrix, who is also the sole devisee and legatee under a will, does not acquire title to national-bank stock constituting part of the estate, so as to prevent the estate from being liable to an assessment made by the Comptroller of the Currency, merely by the fact of having paid or secured all the debts owing by decedent, the estate still remaining unsettled. *Tourtelot* v. *Finke, 87 Fed. Rep., 840.*

126. A trustee, though not appointed by a will or an order of a court or judge, is not personally liable for assessments against stock of an insolvent national bank owned by this cestui que trust, but standing in his name, where he has been guilty of no fraud, concealment, or negligence. *Lucas* v. *Coe, 86 Fed. Rep., 972.*

127. In fixing the liability for assessments against stock of an insolvent national bank, the effort of the court should be to ascertain who is the actual owner, and to hold him, releasing the apparent owner if he has done nothing to deceive or mislead. *Ib.*

128. Where one subscribes for part of an increased issue of national bank stock, but actually receives original stock instead, and holds it for several years, receiving dividends and paying assessments thereon, he will be liable, upon failure of the bank, to assessment on such stock by the Comptroller of the Currency. *Rand et al.* v. *Columbia National Bank of Tacoma, Wash., et al., 87 Fed. Rep., 520.*

129. A sale of all the shares of stock held by a shareholder in a national bank, when such sale is made under the provisions of and for the purpose set forth in section 5205 of the Revised Statutes of the United States, as amended by the act of June 30, 1876, is void, unless at such sale the stock brings a price equal in amount to the assessment placed thereon under the provisions of that section. *Merchants' National Bank of Rome* v. *Fouche, Supreme Court of Georgia, July, 1898.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

130. One who holds shares of national-bank stock—the bank being at the time insolvent—can not escape the individual liability imposed by the statute by transferring his stock with intent to avoid that liability, knowing or having reason to believe, at the time of the transfer on the books of the bank, that it is insolvent or about to fail. *Stuart* v. *Hayden, 169 U. S., 1; Gruetter* v. *Stuart, ib.*

131. A transfer with such intent and under such circumstances is a fraud upon the creditors of the bank, and may be treated by the receiver as inoperative between the transferrer and himself, and the former held liable as a shareholder without reference to the financial condition of the transferee. *Ib.*

132. The right of creditors of a national bank to look to the individual liability of shareholders, to the extent indicated by the statute, for its contracts, debts, and engagements, attaches when the bank becomes insolvent; and the shareholder can not, by transferring his stock, compel creditors to surrender this security as to him, and force the receiver and creditors to look to the person to whom his stock has been transferred. *Ib.*

133. If the bank be solvent at the time of the transfer—that is, able to meet its existing contracts, debts, and engagements—the motive with which the transfer is made is immaterial, as a transfer under such circumstances does not impair the security given to creditors; but if the bank be insolvent, the receiver may, without suing the transferee and litigating the question of his liability, look to every shareholder who, knowing or having reason to know at the time that the bank was insolvent, got rid of his stock in order to escape the individual liability to which the statute subjected him. *Ib.*

134. Whether, the bank being in fact insolvent, the transferrer is liable to be treated as a shareholder in respect of its existing contracts, debts, and engagements, if he believed in good faith at the time of the transfer that the bank was solvent—not decided; although he may be so treated, even where acting in good faith, if the transfer is to one who is financially irresponsible. *Ib.*

135. Where the circuit court and the circuit court of appeals agree as to what facts are established by the evidence, this court will not take a different view unless it clearly appears that the facts are otherwise. *Ib.*

136. A stockholder, by purchase in a national bank, can not defend against an action by a receiver to recover an assessment on the ground that the original capital stock of the bank was never paid in. *Wallace* v. *Hood, C. C., 89 Fed. Rep., 11.*

137. One induced by the fraud of a national bank to purchase stock therein, which the bank in reality owned, can not make an effectual tender of recission which will support an action at law to recover the purchase price after the bank has passed into the hands of a receiver. *Ib.*

138. In an action by the receiver of a national bank to enforce an assessment against a stockholder, the latter can not maintain a cross petition to recover the purchase price paid for his stock on the ground of the fraud of the bank inducing his purchase. *Ib.*

139. The statutory inhibition against the purchase by a national bank of its own stock does not render stock so purchased and held in the name of a third person invalid after its sale to another for value. *Ib.*

140. One induced to purchase stock of a national bank by fraudulent representations, who retains it until a receiver is appointed, can only escape liability for an assessment against stockholders by alleging and proving every fact entitling him to be discharged from his contract as against the creditors of the bank. *Ib.*

141. A right of action by the receiver of an insolvent national bank against a stockholder to recover an assessment does not arise until the necessity for the assessment has been determined and the assessment made by the Comptroller; hence limitation runs against such an action only from that time. *Aldrich* v. *Yates, C. C., 95 Fed. Rep., 58.*

142. The action of Comptroller of the Currency in making an assessment against the stockholders of an insolvent national bank is conclusive as to the necessity of such assessment, which can not be questioned collaterally. *Ib.*

143. The ultimate liability of a stockholder of an insolvent national bank, under the statute, is for the full amount of the par value of his stock, if that amount is required, and when the Comptroller makes an assessment for a smaller amount he has power to make a second assessment, if the first proves insufficient to pay the debt of the bank. *Ib.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

144. A stockholder in a national bank whose stock was sold at auction and purchased by the cashier of the bank, to whom the certificate, with a duly executed power of attorney to transfer indorsed thereon, was delivered by the auctioneers with a request to transfer the stock, *Held* not liable for an assessment made on the stock on the subsequent insolvency of the bank, though no transfer was ever made of the stock on the books of the bank. *Earle* v. *Coyle, C. C., 95 Fed. Rep., 99.*

145. An assessment levied by the Comptroller of the Currency on a stockholder of a national bank draws interest from the date such assessment is made payable. *Davis's Estate* v. *Watkins, 76 N. W., 575.*

146. The investment by the First National Bank of Concord, N. H., of a part of its surplus funds in the stock of the Indianapolis National Bank, of Indianapolis, Ind., was an act which it had no power or authority in law to do, and which is plainly against the meaning and policy of the statutes of the United States and can not be countenanced; and the Concord corporation is not liable to the receiver of the Indianapolis corporation for an assessment upon the stock so purchased made under an order of the Comptroller of the Currency to enforce the individual liability of all stockholders to the extent of the assessment. The doctrine of estoppel does not apply to this case. *First National Bank of Concord* v. *Hawkins, 174 U. S., 364.*

147. A pledgee of stock of a national bank, who sells it in accordance with the terms of the pledge and becomes the purchaser, but never has it transferred on the books of the bank, is not liable for an assessment made under Rev. St., sec. 5151, on the bank's insolvency. *Robinson* v. *Southern National Bank of New York, 91 Fed. Rep., 964.*

148. Shareholders in a national bank who, in good faith, paid an invalid assessment on their stock, on the subsequent winding up of the affairs of the bank by a receiver, and the payment of outside creditors, are entitled, as against the other shareholders, to repayment of the amount so paid before a general distribution of the remaining assets. *In re Hulitt (C. C.), 96 Fed. Rep., 785.*

149. Title of C. to stock in a bank is devested, so as to relieve him of liability for an assessment levied four years thereafter, on the bank becoming insolvent, where he employed auctioneers to sell it, and put into their hands his stock certificate, having indorsed thereon an assignment in blank, and a power of attorney in blank to transfer the stock, duly executed by him, and they knocked down the stock to S., who was cashier of the bank, and took the certificate to the banking house, and delivered it to S., "as cashier" of the bank, and requested him to transfer the shares to the purchaser thereof; and this, notwithstanding a by-law of the bank that "no officer * * * shall, without permission of the directors, hold stock in the bank"—the inference from the payment of semiannual dividends to S. for the four years being that the bank had accepted him as a stockholder. *Earle* v. *Coyle, 97 Fed. Rep., 410.*

150. The action of the Comptroller of the Currency in ordering an assessment upon the stockholders of an insolvent national bank involves a determination of the necessity for such assessment, which is quasi judicial, and is conclusive on the stockholders. *De Weese* v. *Smith, 97 Fed. Rep., 309.*

151. The liability of the stockholders of a national bank to an assessment on the bank's insolvency is so far conditioned upon the sufficiency of the general assets to pay its indebtedness that the receiver is only authorized to proceed against a stockholder after the Comptroller has determined the necessity of the assessment and the amount required; hence the statute of limitations does not commence to run against an action to enforce the stockholder's liability until such determination has been made. *Ib.*

152. The ordering of the making and enforcement of an assessment on the stockholders of an insolvent national bank by the Comptroller is a quasi judicial act, which exhausts the power and jurisdiction conferred upon him by the statute, and he is without authority to make a second assessment. *Ib.*

153. When the Comptroller of the Currency has directed the receiver of an insolvent national bank to enforce the collection of an assessment against the stockholders for an amount less than the par value of their stock, and the receiver has recovered a judgment at law thereon against a stockholder, which has been satisfied, he can not maintain a second action against such stockholder to recover a further assessment. The cause of action to recover an assessment is one upon the stockholder's contract, which can not be split, and the first recovery is a bar to any subsequent action on the same contract. *Ib.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

154. The action of the Comptroller in ordering an assessment against the stockholders of an insolvent national bank is conclusive on the stockholders of the necessity for such assessment which can not be questioned by them, either at law or in equity. *Aldrich* v. *Campbell* (*C. C. A.*), *97 Fed. Rep., 663.*

155. The Comptroller has power to order successive assessments against the stockholders of an insolvent national bank, ratably on all, where the aggregate does not exceed the par value of the stock. *Ib.*

156. A stockholder of a national bank can not avoid liability for an assessment, after the bank's insolvency, on the ground that his subscription was induced by the fraud of the bank's officers, which would entitle him to a rescission as between himself and the corporation, unless it is affirmatively shown that there are no creditors who became such while he was a registered stockholder. *Lantry* v. *Wallace* (*C. C. A.*), *97 Fed. Rep., 865.*

157. In an action by the receiver of a national bank against a stockholder to recover an assessment, the defendant can not set up, by way of counterclaim, a claim for damages against the bank for fraudulent representations made to induce his purchase of the stock. *Ib.*

158. The fact that a national bank purchased shares of its own stock ultra vires, and thereafter sold them to another, does not constitute any defense to an action by a receiver of the bank, after insolvency, against the purchaser, to recover an assessment. *Ib.*

159. A pledgee of stock of a national bank, with a power of attorney to have the shares transferred on the books, so long as he holds the shares as security, without intending to assume liability as a stockholder, can not be treated as one and subjected to an assessment under Rev. St., sec. 5151, on the insolvency of the bank, although he has caused the shares to be transferred to a third person under an agreement that they are still to be held as security for the debt. *Wilson* v. *Merchants' Loan and Trust Co. of Chicago, Ill.* (*C. C.*), *98 Fed. Rep., 688.*

160. A cause of action to recover an assessment from a stockholder of an insolvent national bank does not accrue until the receiver is authorized by law to bring suit therefor, which is not until the assessment has been ordered by the Comptroller and the time fixed for its payment before it shall become delinquent has expired. *Aldrich* v. *Skinner* (*C. C.*), *98 Fed. Rep., 375.*

161. No limit of time having been prescribed by the Federal statutes within which an action must be brought to enforce an assessment against a stockholder in an insolvent national bank, such an action is governed as to limitation by the statute of the State where it is brought, by virtue of Rev. St., sec. 721. *Ib.*

162. The liability of a stockholder in a national bank, who has made full payment for his stock, to pay assessments for the benefit of the bank's creditors is not contractual, but is a conditional liability, imposed by law as an incident to ownership of the stock. *Ib.*

163. Under the statutes of limitations of Washington an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years. *Ib.*

164. Under the statute of limitations of Washington an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years after such assessment has been made by the Comptroller and has become delinquent. *Aldrich* v. *McClaine* (*C. C.*), *98 Fed. Rep., 378.*

165. A suit, either at law or in equity, brought in Nebraska by the receiver of a national bank to recover an assessment against a stockholder, unless commenced within four years after the time fixed by the Comptroller for the payment of such assessment, is barred by Code Civ. Proc. Nebr., tit. 2, § 11, which prescribes four years as the limitation for an action upon a contract not in writing, express or implied, and for an action upon a liability created by statute other than a forfeiture or penalty. *McDonald* v. *Thompson*, *101 Fed. Rep., 183.*

166. A pledgee of national-bank stock can be held liable for an assessment thereon only on the ground of estoppel, and the burden of showing such estoppel rests upon the receiver suing to recover such assessment. *Tourtelot* v. *Stoltcben* (*C. C.*), *101 Fed. Rep., 362.*

167. A decree of a State court, rescinding for fraud a contract for the purchase of stock in a national bank, may be pleaded in the answer of the purchaser, in an action against him by the receiver of the bank to enforce an assessment on the stock, as conclusive on the question of fraud, where the receiver was a party to the decree, although it does not constitute a bar to the action. *Stufflebeam* v. *De Lashmutt* (*C. C.*), *101 Fed. Rep., 367.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

168. In an action by the receiver of a national bank to recover an assessment from defendant as a stockholder, an answer setting up facts showing that defendant's purchase of the stock was induced by fraud *held* not demurrable. *Ib.*

169. In exceptional cases, where there is no ground for an inference that credit was extended to a national bank on the faith of the ownership of stock by a defendant, he should be permitted to rescind his agreement of subscription, after insolvency of the bank, where it was induced by fraud, as well when there are creditors as when there are none. There should be no presumption of law to overcome the fact capable of proof in such a case. *Ib.*

170. A pledgee can only be subjected to liability for an assessment on national-bank stock where facts exist which estop him to show that he was not the owner. *Frater* v. *Old Nat. Bank* (*C. C. A.*), *101 Fed. Rep., 391.*

171. The purpose of the provisions of the national banking law relating to liability of stockholders is that, in case of the insolvency of the bank, its shareholders shall be liable for its debts to the extent of the amount of their stock, and the law is to be construed in view of such purpose. The Comptroller has power to order successive assessments, in the aggregate within the limit of the stockholders' full liability; and this power can not be affected, and the purpose of the law defeated, by the fact that a receiver, in enforcing a first assessment, has sued at law rather than in equity, and has recovered a judgment which has been satisfied. *Studebaker* v. *Perry, 102 Fed. Rep., 947.*

172. As a general rule, the legal owner of stock in a national banking association—that is, the one in whose name stock stands on the books of the association—remains liable for an assessment so long as the stock is allowed to stand in his name on the books, and, consequently, although the registered owner may have made a transfer to another person, unless it has been accompanied by a transfer on the books of registry of the association, such registered owner remains liable for contributions in case of the insolvency of the bank. The exceptions to this general rule, so far as established by decisions of this court, are: (1) That where a transfer has been fraudulently or collusively made to avoid an obligation to pay assessments, such transfer will be disregarded and the real owner be held liable; (2) that where a transfer of stock is made and delivered to officers of a bank, and such officials fail to make entry of it, those acts will operate a transfer on the books and extinguish the liability, as stockholder, of the transferrer; (3) where stock was transferred in pledge, and the pledgee, for the purpose of protecting his contract, caused the stock to be put in his name as pledgee, and a registry did not amount to a transfer to the pledgee as owner. *Matteson* v. *Dent, 176 U. S. Rep., 521.*

173. An executrix is liable as such, under Rev. St. 5152, for assessment made by the Comptroller on shares of stock in a national bank held by her and issued to the estate of her testator in exchange for shares held by the testator in his lifetime, and surrendered by her on a reduction of the capital stock of the bank. *Brown* v. *Ellis, 103 Fed. Rep., 834.*

174. The officers of a national bank have no power to incur a liability on the part of such bank after it has gone into liquidation which will be binding on the shareholders, and a judgment on a liability so created, rendered against the bank by collusion of the officers, is not conclusive on the shareholders. *Moss* v. *Whitzel, 108 Fed. Rep., 579.*

175. The fact of an assessment by the Comptroller upon the stockholders of a national bank does not conclude such stockholders as to the validity of the debts to pay which the assessment is made, and they are entitled to their day in court upon that question before being required to pay the assessment in an action against them by the receiver. Where the defendants in such an action assert the invalidity of a judgment against the bank which is the basis of the assessment, the appropriate procedure would seem to be for them to file a bill in equity to determine the validity of such judgment, and to enjoin the action against them, giving bond for the payment of the judgment therein in case the injunction should be dissolved after hearing. *Ib.*

176. An owner of shares in a national bank, who sold the same in good faith, without knowledge or reason to believe that the bank was insolvent, and who did everything that was reasonably possible to have the proper formal transfer made on the books of the bank, can not be treated as a shareholder, and held liable to an assessment made by the Comptroller upon the subsequent closing of the bank as insolvent, upon evidence showing that

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

the bank was in fact insolvent at the time the sale was made, and that the purchaser was also insolvent. The statute imposes no restriction upon the right to transfer shares because of the insolvency of the bank or the transferee, nor do considerations of public policy justify it where the seller has exercised due diligence, and has acted in the transaction with fairness and good faith. *Earle* v. *Carson, 107 Fed. Rep., 639.*

177. A pledgee of shares of stock in a national bank, with a power of attorney in blank to transfer the same indorsed thereon and signed by the pledgor, does not become liable as owner for an assessment thereon by causing them to be transferred on the books of the bank to a third person for the purpose of being held by him as trustee for both parties, and in accordance with the contract of pledge, although the pledgor did not expressly authorize such transfer. *Hayes* v. *Fidelity Insurance, Trust and Safe-Deposit Co., 105 Fed. Rep., 160.*

178. Under the national banking act (Rev. St., sec. 5151), requiring that the shareholders of every national bank shall be held individually responsible, equally and ratably, and not one for another, for all debts of the bank, to the extent of the amount of their stock, at the par value thereof, in addition to the amount invested in such stock, a stockholder can not be required to make good the failure of another stockholder to pay his assessment; and, where an assessment has been made, it must be considered, for the purpose of making a second assessment, as if the entire assessment had been paid. *Lease* v. *Barschall et al., 106 Fed. Rep., 762.*

179. Where stockholders of a national bank have paid an assessment to a receiver of the bank, the receiver becomes the trustee of the creditors; and any loss he may sustain by investments, in endeavoring to save the debts of the bank, can not be charged to the shareholders and made the subject of an additional assessment. *Ib.*

180. An assignment of error based on the refusal of an instruction submitting to the jury a question of fraudulent intent in including in a mortgage certain items of indebtedness of a third party to the mortgagee raises no question which can be considered, where the bill of exceptions does not set out the evidence, but merely gives its substance, and contains a recital that there was evidence tending to show that such indebtedness had previously been assumed by the mortgagor, and that there was no evidence tending to show that its inclusion was with any fraudulent purpose. *Carson et al.*, v. *Commercial Nat. Bank of Independence, Kans., et al., 104 Fed. Rep., 733.*

181. The liability of a stockholder of a national bank to respond to an assessment on his stock in case of insolvency of the bank is contractual, though founded on the national banking act (Rev. St., sec. 5151), making shareholders individually liable for all debts of the bank to the extent of the par value of their stock therein, since an assent to the liability attached to the ownership of bank stock is implied by his voluntary act of acquiring it; and if he is a resident of Washington, and the bank is located there, a suit to enforce such liability is governed by Ballinger's Ann. Codes and St., sec. 4800, subd. 3, which provides that an action on a contract or liability, express or implied, which is not in writing and does not arise out of any written instrument, may be commenced within three years after the cause of action shall have accrued. *Aldrich* v. *McClaine, 106 Fed. Rep., 791.*

182. In an action by a corporation of Great Britain against a stockholder to enforce liability for unpaid assessments on the stock, the statutes governing such liability are sufficiently authenticated and proved by the testimony of an English solicitor, familiar with company law, and who was also a director in the company, stating under what acts it was organized, and that copies which he produced were copies of such acts, and also that they were published by governmental authority. *Nashua Savings Bank* v. *Anglo-American Land-Mortgage and Agency Co., Limited, 108 Fed. Rep., 761.*

183. Where the record on a writ of error from the circuit court does not purport to contain all the evidence or all the material evidence, the questions whether the court erred in refusing a request to direct a verdict for defendant or in directing a verdict for plaintiff can not be considered. *Ib.*

184. In an action by a foreign corporation against a stockholder to recover an assessment made on his stock, the fact that no evidence was offered by plaintiff to show that it was insolvent when the assessment was made, or that such call or assessment was made for the benefit of creditors or in payment of debts, does not preclude a recovery, where, under the statutes governing the corporation, calls might legally be made for other purposes;

and where, on appeal from a judgment for plaintiff, the record does not purport to contain all the evidence, it must be presumed that due proof was made of the regularity of the corporate meetings and of the calls. *Ib.*

185. In an action by a foreign corporation in a court of the United States against a stockholder to recover a call made upon his stock, which by the statutes under which the corporation was organized is made a debt from the stockholder to the corporation, for which the corporation is also given a lien on the stock, the plaintiff is not restricted to the forfeiture and sale of defendant's stock, because that is the only remedy provided by the laws of the State in which the action is brought, but may enforce defendant's personal liability. Strictly speaking, such action is not based upon the foreign statute, but on the contract voluntarily made by the defendant when he became a stockholder, of which such statute defining the liability of stockholders became a part. *Ib.*

186. The English companies act (25 and 26 Vict., c. 89, sec. 16) provides that "all moneys payable by any member to the company in pursuance of the conditions and regulations shall be deemed to be a debt due from such member to the company, and in England and Ireland to be in the nature of a specialty debt." *Held*, that assumpsit was the proper form of action in a court of the United States to enforce the liability of a stockholder to a company organized under such acts for a call made upon his stock pursuant to the provisions thereof. *Ib.*

187. A testator directed by his will that a daughter's share in his estate should remain in the hands of his executors, and be invested by them, and the income paid to the daughter during her life, and at her death the part of the estate so "held in reserve" by the executors should revert to the general estate. The executors set apart as a portion of the daughter's share certain shares of stock in a national bank held by the testator, and caused the same to be transferred on the books of the bank to themselves as "trustees." *Held*, that the legal title to such shares devolved upon them as executors, and they had no power to devest themselves of such title by any transfer, and that an action to recover an assessment on the stock was properly brought against them as executors, and especially where the assessment was not made until after the daughter's death. *Earle* v. *Rogers et al., 105 Fed. Rep., 208.*

188. The State National Bank of Vernon, Texas, having become insolvent, Robinson was appointed receiver, and the Comptroller made an assessment upon the stock and its owners. This action was brought to recover such assessment from the Southern National Bank. One hundred and eighty shares of the stock so assessed were the property of one Curtis. His certificates were deposited with the Southern Bank as collateral, but the stock remained in his name, and so continued till the commencement of this suit. *Held*, that the case was not one in which the bank was estopped by having assumed an apparent ownership of the stock. *Robinson* v. *Southern National Bank, 180 Fed. Rep., 295.*

189. By the mere act of bidding in this stock at a nominal price the Southern National Bank is not to be regarded as having subjected itself to liability as the real owner thereof. *Ib.*

190. As between the Southern National Bank and Curtis and Thomas, the bank is under no legal or equitable obligation to assume or answer for the assessment made by the Comptroller on the stock. *Ib.*

191. *California Bank* v. *Kennedy* (*167 U. S., 362*) and *Concord Bank* v. *Hawkins* (*174 U. S., 364*) followed; but this court is not disposed, at present, to push the principle of these cases so far as to exempt such banks from liability as other shareholders when they have accepted and hold stock of other corporations as collateral security for money advanced (which is not decided). *Ib.*

192. There is a presumption in such cases against any intention on the part of the lending bank to become an owner of the collateral shares. *Ib.*

193. The statutes and the settled law of the land at the time a contract is made become a part of it, and must be read into it. *Dewcese* v. *Smith et al., 106 U. S., 438.*

194. The liability of the shareholders of national banks for their debts under section 5151 of the Revised Statutes is based upon contract. *Ib.*

195. The contract of the shareholder of a national bank with the bank and its creditors regarding its debts is that, to an amount not exceeding the par value of his shares of stock, and not exceeding his equal and ratable proportion, he will pay, at such times and in such amounts as the Comptroller of the Currency shall demand, the debts and obligations of his bank. *Ib.*

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

196. A judgment for a part of an entire, indivisible demand, all of which is due when the action is commenced, is an election to take the part in satisfaction of the whole, and it estops the plaintiff from recovering the residue. *Ib.*

197. But a judgment for a part of such a demand which is due does not estop the plaintiff from maintaining another action for another part of the demand which becomes due subsequent to the commencement of the first action. *Ib.*

198. A judgment in favor of the receiver of an insolvent national bank for the recovery of an assessment made by the Comptroller upon a shareholder does not estop him from maintaining a second action against the same shareholder for another assessment which had not been made or was not due when the first action was commenced. *Ib.*

199. While the construction of statutes by the officers to whom Congress has intrusted their execution and the uniform practice of such officers are persuasive and entitled to careful consideration, yet a court can not lawfully renounce its judicial powers; and it is its duty, if satisfied upon reason or authority that a correct determination of the question before it requires a decision contrary to such construction and practice, to render that decision. *Ib.*

200. The decision of the Comptroller of the Currency that it is necessary to collect, and his requisition of a certain percentage of the liability of the shareholders of a national bank, in order to pay its debts, is not a decision that a larger percentage will not be necessary, and he has plenary power to make successive assessments until the full liability of the shareholder is exhausted. *Ib.*

201. The statute of limitations does not commence to run against the enforcement of the entire liability or against the enforcement of any particular portion of the liability of the shareholder of a national bank to pay its debts until the time when the Comptroller has declared the entire liability or the particular portion of it in issue to be due. *Ib.*

202. One who would attack in a Federal court the decision of a quasi judicial officer for mistake of fact must proceed in equity, and must allege and prove the evidence before the officer from which the mistake resulted, the way in which it was made, and the fact that in its absence his decision would have been otherwise, before a court can enter upon a reconsideration of the issue before the officer. *Ib.*

203. Under the acts of Congress the Comptroller of the Currency is constituted a quasi judicial tribunal to determine at what times and what amounts, not exceeding the full liability of the stockholders, it is necessary to collect from them to pay the debts of the bank. His decisions of these questions are impervious to collateral attack and open to avoidance by a court only in a direct attack upon them for error of law, fraud, or mistake. *Ib.*

204. Section 5142 of the Revised Statutes of the United States, providing for the increase of the capital stock of a national bank, and declaring that no increase of capital stock shall be valid until the whole amount of the increase is paid in and until the Comptroller of the Currency shall certify that the amount of the proposed increase has been duly paid in as part of the capital of such association, does not make void a subscription or certificate of stock based upon capital stock actually paid in, simply because the whole amount of any proposed or authorized increase has not in fact been paid into the bank; certainly the statute should not be so applied in behalf of a person sought to be made liable as shareholder, when, as in the present case, he held at the time the bank suspended and was put into the hands of a receiver a certificate of the shares subscribed for by him; enjoyed, by receiving and retaining dividends, the rights of a shareholder, and appeared as a shareholder upon the books of the bank, which were open to inspection, as of right, by creditors. *Scott* v. *Deweese, 181 U. S., 202.*

205. As between the bank and the defendant, the latter, having paid the amount of his subscription for shares in the proposed increase of capital, was entitled to all the rights of a shareholder, and therefore, as between himself and the creditors of the bank, became a shareholder to the extent of the stock subscribed and paid for by him. *Ib.*

206. That the bank, after obtaining authority to increase its capital, issued certificates of stock without the knowledge or approval of the Comptroller and proceeded to do business upon the basis of such increase before the whole amount of the proposed increase of capital had been paid in, was a matter between it and the Government under whose laws it was organized, and did not render void subscriptions or certificates of stock based upon

ASSESSMENT. *See* Insolvent banks; Receivers, etc.—Continued.

capital actually paid in nor have the effect to relieve a shareholder who became such by paying into the bank the amount subscribed by him from the individual liability imposed by section 5151. *Ib.*

207. Upon the failure of a national bank the rights of creditors attach under section 5151, and a shareholder who was such when the failure occurred can not escape the individual liability prescribed by that section upon the ground that the bank issued a certificate of stock before, strictly speaking, it had authority to do so. *Ib.*

208. If a subscriber to the stock of a national bank becomes a shareholder in consequence of frauds practiced upon him by others, whether they be officers of the bank or officers of the Government, he must look to them for such redress as the law authorizes, and is estopped, as against creditors, to deny that he is a shareholder within the meaning of section 5151 if at the time the rights of creditors accrued he occupied and was accorded the rights appertaining to that position. *Ib.*

ATTACHMENT:

1. The stock of a shareholder indebted to it may be attached by the association and sold on execution. *Hagar* v. *Union National Bank, 63 Me., 509.*
2. No State court can issue an attachment against the funds of a national bank. Although the provision forbidding attachments was evidently made to secure equality among the general creditors in the division of the proceeds of the property in an insolvent bank, its operation is by no means confined to cases of actual or contemplated insolvency, but the remedy is taken away altogether and can not be used under any circumstances. The effect of the provision in sec. 5242, Rev. St., is to write into all State attachment laws an exception in favor of national banks, and all such laws must be read as if they contained an exception in favor of national banks. *Pacific National Bank* v. *Mixter, 124 U. S., 721.*
3. No attachment can issue from United States circuit court in an action against a national bank before final judgment in the cause, and a bond given on such attachment is illegal. *Ib.*
4. An attachment can issue against a national bank from a State court. *Robinson* v. *National Bank of Newbern, 58 How. Pr., 306; 2 N. B. C., 309.*
5. The provision of the national banking act that attachments, injunctions, etc., shall not be issued by State courts against national banks before final judgment relates only to actions against banks where the action is brought, and not to cases where the action is against a nonresident corporation. *Southwick* v. *The First National Bank of Memphis, 7 Hun., 96; 1 N. B. C., 789.*
6. An attachment will not lie before final judgment against the property in this State of a national bank situated and doing business in another State. *Rhoner* v. *National Bank of Allentown, Pa.; Palmer* v. *Same, 14 Hun., 126; 2 N. B. C., 331.*
7. An attachment can not be issued from a State court against a national bank before final judgment, whether such bank be located in this State or not. *Central National Bank* v. *Richland National Bank, 52 Howard, 136; 1 N. B. C., 801.*
8. The provision of the national banking act prohibiting attachments in such cases is not repealed by the act of Congress of July 12, 1883, providing that the jurisdiction for suits thereafter brought against national banks shall be the same as for suits against State banks, and repealing laws inconsistent therewith. *Raynor* v. *Pacific National Bank, 93 N. Y., 371; 3 N. B. C., 624.*
9. An unrecorded transfer of national-bank stock will take precedence of a subsequent attachment in behalf of a creditor without notice. *Continental National Bank* v. *Eliot National Bank et al., 7 Fed. Rep., 369.*
10. The loss of interest occasioned by an attachment wrongfully laid is clearly an injury for which damages are recoverable against the wrongdoer. *Jacobus* v. *Monongahela National Bank of Brownsville, 35 Fed. Rep., 395.*
11. Where shares of corporation stock are attached, the subsequently declared dividends are as much bound by the attachments as the corpus of the stock itself is. *Ib.*
12. Counsel fees and other expenses (not taxable as costs) paid or incurred in defending against an attachment wrongfully laid are not recoverable as damages in an action upon a statutory recognizance given when the attachment was issued, conditioned for the payment to the party aggrieved of "such damages as the court may adjudge." *Ib.*

ATTACHMENT—Continued.

13. When a creditor attaches the property of an insolvent bank, he can not hold such property against the claim of a receiver appointed after the attachment suit was commenced. Such creditor must share pro rata with all others. *First National Bank of Selma* v. *Colby, 21 Wall., 609; Harvey* v. *Allen, 16 Blatch., 29.*
14. Sureties on attachment bond against national bank who have received assets of the bank to secure them from loss thereon, the obligation being illegal, will be discharged in equity and be compelled to transfer their collateral to the receiver of the bank. *Pacific National Bank* v. *Mixter, 124 U. S., 721.*
15. An attachment from a State court may not issue against an insolvent national bank of that State. *National Shoe and Leather Bank of the City of New York* v. *Mechanics' National Bank of Newark, N. J.; Corn Exchange Bank* v. *Same; West Side Bank* v. *Same; 89 N. Y., 467; 3 N. B. C., 601.*
16. An attachment issued against an insolvent national bank is invalid (U. S. R. S., sec. 5242), and is not made valid by the subsequent acquisition by the bank of further capital. *Raynor* v. *Pacific National Bank, 93 N. Y., 371; 3 N. B. C., 624.*
17. Although the bank after the issuing of the attachment paid a large amount of its debts in full, this does not estop it from questioning the validity of the attachment. *Ib.*
18. A receiver of a national bank situated in another State, though not a party, may move to vacate an attachment. *People's Bank of the City of New York* v. *Mechanics' National Bank of Newark, 62 How. Pr., 422; 3 N. B. C., 670.*
19. In an action against a national bank of another State an attachment issued against its property in this State will be vacated upon proof of its insolvency. *Ib.*
20. The defendant, a national bank at Boston, Mass., on November 18, 1881, closed its doors and was put in charge of a Government bank examiner, and thus continued till March 11, 1882, when the Comptroller allowed it to resume. It transacted business till May 22, 1882, when it was placed in the hands of a receiver. An attachment was issued in this action November 19, 1881, against defendant's property in this State. At that time its assets would have paid its debts and liabilities exclusive of its capital, but it had refused to pay various legal obligations then due. *Held,* that defendant had committed acts of insolvency within U. S. Rev. St., sec. 5242, and the attachment should be vacated. *Market National Bank of New York* v. *Pacific National Bank of Boston, 30 Hun., 50; 3 N. B. C., 672.*
21. Bank property attached by individual creditor after bank is insolvent can not be sold to pay his demand against the claim of a receiver subsequently appointed. *National Bank* v. *Colby, 21 Wall., 609.*
22. Where service is made on a national bank only by attachment and publication or service out of the State, the attachment, being prohibited by Rev. St., sec. 5242, should be vacated and the service set aside. *Garner* v. *Second National Bank (C. C.), 66 F., 369.*
23. A bank which discounted a draft to which was attached, deliverable to its order, a bill of lading of the goods against which the draft was drawn was not required, on notice of nonacceptance of the draft, to charge the amount thereof against the drawer's account, which was sufficient to pay the draft, in order to enforce its lien on the property against an attaching creditor of the drawer. *Neill* v. *Rogers Bros. Produce Co. (W. Va.), 23 S. E., 702.*
24. In an action by an attaching creditor against certain plaintiffs in an action to replevy the attached property for the appointment of a receiver, L., who claimed a lien by virtue of an attachment prior to plaintiff's, was not made a party to the action, and after the appointment of the receiver he made a motion to modify the order made therein, so far as it directed the sheriff to deliver to the receiver the property held under his attachment. *Held,* that L. might appeal from an order denying such motion. *National Park Bank* v. *Goddard (Sup.), 20 N. Y. S., 499; In re Lilienthal, ib.*
25. A receiver who simply holds property pending the determination of an action to settle the ownership of the same has no interest in such action and will not be allowed to intervene. *National Park Bank* v. *Goddard (Sup.), 20 N. Y. S., 526.*
26. An attaching creditor of an insolvent corporation acquires no right superior to other creditors. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co. (Tex. Civ. App.), 36 S. W., 131; Metropolitan Trust Co.* v. *Farmers and Merchants' National Bank, ib.*
27. An attaching creditor of an insolvent corporation for which a receiver is appointed after the attachment acquires no preference right or lien that

ATTACHMENT—Continued.

will deprive the court of the power to equitably apportion the earnings of the property during the receivership to claims classed as operating expenses. *Ib.*

28. An appearance, by counsel, of a nonresident attachment defendant, for the sole purpose of moving a discharge of the levy and the dissolution of the attachment, does not constitute a general appearance, and service must be made by publication before default and judgment can be entered. *Exchange National Bank* v. *Clement (Ala.), 19 So., 814.*

29. In an action against a nonresident commenced by attachment, unless the levy is fictitious or merely colorable, the defendant can not, as a ground for abating the action, dissolving the attachment, or vacating the levy, traverse the ownership of the property attached, or deny having a leviable interest therein. *Ib.*

30. A national bank holding funds belonging to a bankrupt estate as depositary of a bankrupt court can not be garnisheed in proceedings supplementary to execution. *Harens* v. *National City Bank of Brooklyn, 6 Thompson & Cook, 346; 1 N. B. C., 783.*

31. Under U. S. Revised Statutes, section 5242, providing that no attachment before final judgment shall be issued in any State court against a national bank, and U. S. Revised Statutes, section 915, entitling the plaintiff in actions in the Federal courts to similar remedies by attachment to those provided by the laws of the State in which such courts are held, a Federal court may not issue a writ of attachment before final judgment against a national bank. *Butler* v. *Coleman, Same* v. *Mixter, Same* v. *Whitney, Same* v. *Demmon, 124 U. S., 721; 3 N. B. C., 291.*

32. A bond given to release property from an illegal attachment is void. *Ib.*

33. The principal in a bond given in an attachment suit may maintain an action in equity to have the bond declared void and the property held by the sureties as indemnity returned. *Ib.*

34. The levy of an attachment on the shares of a national bank under the Vermont statutes (R. L., sections 3261, 3262), which do not include national-bank stock in their provisions, is of no effect against the defendant in attachment. *Sowles* v. *National Union Bank of Swanton, Vt., 82 Fed. Rep., 696.*

35. It seems doubtful whether any attachment under State laws can operate as a transfer of shares of national-bank stock, since such stock exists solely under the laws of the United States, which provide for transfers, and declare the effect thereof. *Ib.*

36. A national bank was closed by order of the Comptroller of the Currency and a receiver appointed. An assessment was made upon the holders of stock. Overton and Hoffer were among those who were assessed, and payment not having been made, suit was brought against them. Service was made upon H., but not upon O., who was very ill, and who died without service having been made upon him. He left a will, under which J. P. O. was duly appointed his executor. The executor was summoned into the suit by a writ of scire facias. A motion was made to set aside the scire facias and the attempted service thereof, which motion was granted. The executor being substituted in the place of the deceased as defendant, the court decided that it had acquired no jurisdiction over the deceased and could acquire none over his executor. Thereupon the receiver applied to this court for a writ of mandamus to the judges of the circuit court of the United States for the ninth circuit, commanding them to take jurisdiction and proceed against J. P. O. as executor of the last will and testament of O., deceased, in the action brought by the receiver to recover the assessments. Held: (1) That mandamus was the proper remedy, and the rule was made absolute; (2) that the action of the circuit court in setting aside the scire facias was here for review; (3) that scire facias was the proper mode for bringing in the executor, and under Rev. Stat., sec. 955, it gave the court jurisdiction to render judgment against the estate of the deceased party in the same manner as if the executor had voluntarily made himself a party. *In re Conaway, Receiver, 178 U. S. Rep., 421.*

37. An attachment sued out against a bank as garnishee is not an attachment against the bank or its property, nor a suit against it within the meaning of section 5242 of the Revised Statutes. *Earle* v. *Pennsylvania, 449.*

38. When the Chestnut Street National Bank suspended and went into the hands of a receiver, the entire control and administration of its assets were committed to the receiver and the Comptroller, subject, however, to any rights or priority previously acquired by the plaintiff through the proceedings in the suit against Long. *Ib.*

ATTACHMENT—Continued.

39. The State court had no authority to order execution in favor of the plaintiff of any dividends upon the money on deposit in the bank to Long's credit at the time the bank was served with the attachment, and direct the sale of the shares of stock originally held by the bank as collateral security. *Ib.*
40. A receiver of a national bank may be notified, by service upon him of an attachment issued from a State court, of the nature and extent of the interest sought to be acquired by the plaintiff in the attachment in the assets in his custody; but, for reasons stated in Earle *v.* Pennsylvania, ante, 449, such an attachment can not create any lien upon specific assets of the bank in the hands of the receiver, nor disturb his custody of those assets, nor prevent him from paying to the Treasurer of the United States, subject to the order of the Comptroller of the Currency, all moneys coming to his hands or realized by him as receiver from the sale of the property and assets of the bank. *Earle* v. *Conway, 178 U. S. Rep., 456.*
41. In Illinois the law does not permit the owner of personal property to sell it and still continue in possession of it, so as to exempt it from seizure and attachment at the suit of creditors of the vendor; and in cases of this kind the courts of the United States regard and follow the policy of the State law. *Dooley* v. *Pease, 180 Fed. Rep., 126.*
42. Where a case is tried by the court, a jury having been waived, its findings upon questions of fact are conclusive in the courts of review. *Ib.*
43. Errors alleged in the findings of the court are not subject to revision by the circuit court of appeals or by this court, if there was any evidence upon which such findings could be made. *Ib.*
44. Applying the settled law of Illinois to the facts as found, the conclusion reached in this case by the circuit court, and affirmed by the circuit court of appeals, that the sale was void against the attaching creditors, must be accepted by this court. *Ib.*

BONDS OF OFFICERS:

1. It is not necessary that national banking associations shall signify their approval of the official bonds of their officers by memoranda entered upon the journals or minutes of the directors. The acceptance is to be presumed from the retention of the bond, and from the fact that the officer is permitted to enter upon or continue in the discharge of his duties. *Graves* v. *The Lebanon National Bank, 10 Bush., 23.*
2. Where the sureties of an officer can reasonably be presumed to have been deceived by the statement of the condition of the bank published just prior to the execution of the bond, and to have been led to think that there was no deficit, whereas there had been a misapplication of a large part of the funds by the officer whose bondsmen they became, which fact would have been ascertained had the directors exercised ordinary diligence, the sureties are discharged from their liability. *Ib.*
3. A surety on the bond of a cashier of a national bank is not discharged by the fact that the cashier had, before the bond was given, committed frauds upon the bank, if such frauds were unknown to the officers of the bank, although they were guilty of gross negligence in not discovering them. *Topley* v. *Martin, 116 Mass., 275; 1 N. B. C., 611.*
4. The engagement of a surety is a direct original agreement with the obligee that in the event his principal fails he will perform the original obligation, and whether it is entered into jointly with the principal or separately, the extent and character of the obligation are the same as to both, depending only upon the form in which it is expressed. *La Rose et al.* v. *The Logansport National Bank et al., 102 Ind., 332.*
5. The contract of the obligors, whether entered into separately or jointly with the principal, if by its terms it appears that the principal is separately bound by an original, independent contract, to which the contract for security is collateral, and the obligors agree therein that the principal will pay or perform according to his original engagement, and that they will answer for his default in the event of failure, is a contract of guaranty. *Ib.*
6. The contract of the sureties in the bond of a bank cashier, conditioned for the faithful discharge of his duties by such cashier, is a contract of guaranty. *Ib.*
7. A failure to give notice to guarantors of the default of their principal, except in cases governed by commercial rules, is a matter of defense, and resulting damages must concur with such failure in order to work a discharge. *Ib.*

BONDS OF OFFICERS—Continued.

8. Where by a by-law of a bank its cashier is made responsible for the funds and valuables of the bank, it can not be implied that his bond would not become operative until all the other officers and employees were denied access to such funds and valuables nor that he is responsible for losses which may occur through the delinquencies of others. *Ib.*
9. The bond of a bank cashier, executed and approved two weeks after he enters upon his duties, is upon sufficient consideration, and is operative, at least, from the date of its approval. *Ib.*
10. The knowledge by an employer of the misconduct of an employee whose conduct and fidelity have been guaranteed by another, which will, if concealed, release the guarantor, must relate to the service in which the employee is engaged, and must be something more than mere moral delinquency unconnected with the subject-matter or the guaranty. *Ib.*
11. A continuing contract, guaranteeing the fidelity of a bank cashier, may be revoked by the guarantors without cause, upon proper notice, but the right must be exercised reasonably. *Ib.*
12. A bond of suretyship for an employee, which is to "embrace and cover only acts and defaults committed during its currency and within twelve months next before the date of discovery of the act or default upon which such claim is based," covers not only embezzlements made during the year actually preceding their discovery, but also earlier embezzlements which would have been discovered within a year but for the fact that during the year preceding the actual discovery the employee had so falsified the books as to prevent such discovery. *Consolidation National Bank* v. *Fidelity and Casualty Company of New York (C. C.), 67 F., 874.*
13. Plaintiff, as receiver of a national bank, sued a former employee of the bank and a guaranty company upon a bond of indemnity, against the fraudulent acts of such employee, which contained a provision that it should be essential to the validity of the bond that the employee's signature be subscribed thereto. The defendants pleaded non est factum. The bond offered in evidence was not signed by the employee of the bank and there was no evidence that it had been executed by the defendant company. The court sustained defendants' plea and dismissed the suit. *Held,* no error. *Blackmore* v. *Guarantee Company of North America et al., 71 Fed. Rep., 363.*
14. A bank employee's bond, conditioned for the reimbursement of any loss sustained by reason of fraud or dishonesty in connection with his duties, provided that any claim under the bond should embrace and cover only acts and defaults committed during its currency and within twelve months next before the date of discovery of the act or default upon which such claim was based. *Held,* that the bond did not cover a default committed more than twelve months prior to its discovery, which would, however, have been discovered within a year from its commission had not such discovery been prevented by the act of the employee in falsifying the books during the year preceding the discovery. 67 Fed. Rep., 874, reversed. *Fidelity and Casualty Company of New York* v. *Consolidated National Bank, 71 Fed. Rep., 116.*
15. The cashier of a bank, whose bond, with sureties, was conditioned that he would "faithfully and honestly discharge his duties as cashier, and account for all such moneys, funds, and valuables" as came into his hands, cashed a draft, payable to his order, amply secured by bills of lading of cotton, and duly forwarded the same, with the bills of lading, to a bank in another city for collection. The draft and bills of lading were lost in the mail. The cashier's bookkeeper, whose duty it was to check the statements and accounts with other banks, reported the draft as credited on their account with the bank to which they had been forwarded, and his accounts balanced according to his report. The agent of the railroad company, without production of the bills of lading and without the consent of the cashier, delivered the cotton to the consignee. *Held,* that the cashier was not liable on his bond. *First National Bank* v. *Still (Tex. Cir. App.), 32 S. W., 61.*
16. The A. Surety Co. executed and delivered to the C. Bank a bond, insuring the bank against loss by any act of fraud or dishonesty of its cashier in connection with the duties of that office, or the duties to which, in the bank's service, he might be subsequently appointed, occurring during the continuance of the bond, and discovered within six months thereafter and within six months from the death, dismissal, or retirement of the cashier from the service of the bank. The bond provided that the surety company should be notified of "any act" of the cashier which might involve a loss

BONDS OF OFFICERS—Continued.

for which the company would be responsible "as soon as practicable after the occurrence of such act shall have come to the knowledge" of the bank, and it required proofs of loss to be furnished to the surety company. The bank suspended payment and passed into the hands of a receiver, who afterwards notified the surety company of the discovery of dishonest acts of the cashier, furnished proofs of loss, and brought suit against the surety company on the bond. The evidence upon the trial as to the time when the dishonest acts of the cashier were discovered being conflicting, *held*, that the question whether the required notice was given with reasonable promptness was for the jury. *Held*, further, that the terms of the bond did not require notice to be given of suspicions of dishonest acts. *American Surety Company* v. *Pauly*, 72 *Fed. Rep.*, 470; 170 *U. S.*, 134.

17. The bank having suspended business on November 12, 1891, but the cashier having continued in the service of the receiver until March following, when he resigned, *held*, that the services so rendered by him after November 12th were rendered to the bank none the less because its affairs were controlled by a receiver, and the surety company was not absolved from liability for acts discovered more than six months from November 12th, but within six months from his resignation. *Held*, further, that a proof of loss under the bond, which set forth with reasonable plainness, and in a manner by which a person of ordinary intelligence could not be misled, that certain sums of money had been taken from the bank by means of acts of the cashier, described in such proof, was sufficient, though it failed to aver explicitly that a loss had been caused to the bank. *Ib.*

18. The "teller's book" of the bank, which had been kept by one G., who died before the trial, was offered in evidence to show that on certain days no money was received for certificates of deposit. *Held*, that in connection with evidence of the course of business, by which, if received, such money would be entered in the book, the evidence was competent, though not conclusive. *Ib.*

19. For the purpose of showing the dealings with the bank of the president, who was charged with having misappropriated the bank's money with the cashier's aid, the president's ledger account was put in evidence, together with the testimony of the bookkeeper who made the entries, and who swore that they were correctly made from the original deposit slips and checks furnished to him by the teller, who had died before the trial; that it had been the teller's duty to verify all deposit slips and to pay the checks; and that all such slips and checks, when reaching the bookkeeper's hands, bore marks indicating that they had been verified or paid by the teller. *Held*, that the account was competent and sufficiently proven. *Held*, further, that evidence of acts of fraud and dishonesty by the cashier, occurring before the date of the bond, and for which no claim was made against the surety company, but which were similar to the acts on which the claim was based, was admissible to show that the acts on which the claim was based were intentional, and not merely negligent or due to oversight. *Ib.*

20. Prior to the issue of the bond sued on, the cashier and president of the bank had conspired to rob it and had been engaged in fraudulent practices. When application was made for the bond the surety company required a certificate from the bank of the cashier's good character. Such certificate was made by the president without, so far as appeared, any direct authority from the board of directors, or any knowledge by them that such certificate was made or required. *Held*, that the president's knowledge of the cashier's dishonesty was not to be imputed to the bank, so as to make it responsible for the misrepresentations contained in such certificate. *Ib.*

21. When a case goes twice to an appellate court, questions decided upon the first occasion will not be considered upon the second. *Mohrenstecher et al.* v. *Westervelt*, 87 *Fed. Rep.*, 157.

22. Error in denying a motion to compel the plaintiff to elect between causes of action is cured by instructions eliminating all but one cause. *Ib.*

23. It is error to give instructions authorizing the jury, in determining whether a transaction by which the cashier of a national bank obtained possession of some of its funds was a misapplication thereof, to consider the fact that his indebtedness to the bank exceeded 10 per cent of its capital. *Ib.*

24. Instructions that no devices for concealment, however elaborate, which a bank cashier may adopt to conceal a transaction amounting to a misappropriation of its funds, can protect him, are erroneous, when there is no evidence of any concealment whatever in respect to the transaction in question. *Ib.*

BONDS OF OFFICERS—Continued.

25. The making of a loan exceeding 10 per cent of a national bank's capital, in the absence of fraud, is not a breach of the cashier's bond. *Ib.*
26. To constitute a misapplication of the funds of a bank, it is necessary that some portion thereof shall be withdrawn from its possession or control, or that some conversion be made, so as to deprive the bank of the benefit thereof. Mere renewal of notes already in the bank's possession does not, of itself, constitute a misapplication of funds. *Ib.*
27. The cashier of a bank having made large purchases of real estate, one of the sureties on his bond made inquiries of several officers of the bank, actively engaged in its affairs, as to whether the cashier had borrowed money of the bank in order to make such purchases, and was informed that the purchases were for the benefit of the bank, that no liability accrued therefrom to the cashier to the bank, and that the cashier's total indebtedness to the bank was but a few hundred dollars. *Held*, that the bank was estopped subsequently to deny these statements, when the sureties had relied thereon, and the cashier had in the meantime become insolvent. *Ib.*
28. In a suit upon a bank cashier's bond, one of the sureties thereon was not allowed to testify to statements of bank officers in reference to the cashier's dealings with the bank, but the cashier himself was afterwards permitted to testify to practically the same effect as the testimony offered. *Held*, that the rejection was not harmless error, as the evidence could not be considered merely cumulative, in view of attacks made upon the cashier's credibility, and of his interest in misrepresenting his transactions, if illegal. *Ib.*

BOOKS, INSPECTION OF:

1. Code of Alabama, 1886, sec. 1677, which provides that stockholders of all corporations have the right to have access to and inspection and examination of the books, records, and papers of the corporation at all reasonable and proper times, applies to national banks located within the State; and *mandamus* will lie against the officer having custody of the books to enforce the right. *Winter* v. *Baldwin*, 7 *So.*, 734; 89 *Ala.*, 483.
2. The rights of stockholders are not curtailed nor the statute in conflict with U. S. Rev. St., which provide that national banks shall not be subject to visitorial powers other than those authorized by Congress or vested in the courts of justice. *Ib.*
3. The officers of a national bank can not be compelled to exhibit the books of the bank to State officers for the purpose of furnishing a basis for State taxation of the deposits as against the depositors. *First National Bank of Youngstown* v. *Hughes et al.*; *Second National Bank* v. *Same*, 2 *N. B. C.*, 176.
4. A national bank may be compelled to disclose the names of its depositors and the amounts of their deposits under the compulsory process of a State court, in order to ascertain whether any money deposited therein, subject to taxation within the county, has not been duly returned for that purpose by the owners. *First National Bank of Youngstown* v. *Hughes and another*, 6 *Fed. Rep.*, 737.
5. A Federal court can not, in such case, stay the proceedings in the State court by writ of injunction. *Ib.*
6. Under section 3177 of the Revised Statutes, U. S., authority is given to any collector, deputy collector, or inspector of internal revenue to enter in the daytime any building or place within his district where any articles or objects subject to such taxation are made, produced, or kept, so far as it may be necessary for the purpose of examining such objects or articles, and the provision is that any owner of such building or place, or any person having the agency or superintendence of the same, who refuses to admit such officer or suffer him to examine such articles or objects shall for every such refusal forfeit five hundred dollars. *Held*, that under this provision paid bank checks, which were duly and sufficiently stamped at the time they were made, signed, and issued, are not articles or objects subject to taxation, and an officer of a bank where such checks are may lawfully refuse to suffer the collector to examine such checks. *United States, plaintiff in error*, v. *Mann*, 95 *U. S.*, 580; 1 *N. B. C.*, 154.

BRANCH BANKS:

1. A national bank located in another State can not keep an office for discount and deposit in New York, and can not maintain an action upon a note discounted at such office. *National Bank of Fairhaven* v. *The Phœnix Warehousing Co.*, 6 *Hun.*, 71; 1 *N. B. C.*, 784.

BRANCH BANKS—Continued.

2. Under Rev. St., sec. 5190, providing that "the usual business of each national banking association shall be transacted at an office or banking house located in the place specified in its organization certificate," a national bank can not make a valid contract for the cashing of checks upon it at a different place from that of its residence, through the agency of another bank. *Armstrong* v. *Second National Bank of Springfield, 38 Fed. Rep., 883.*

BROKER:

A national banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. *First National Bank of Allentown* v. *Hoch, 89 Penn. St., 324; Weekler* v. *The First National Bank of Hagerstown, 12 Md., 581.*

CAPITAL STOCK. *See* Shareholders; Transfer of stock.

1. A national bank can acquire an interest in its own stock only by purchase to prevent a loss upon a debt previously contracted in good faith; and a provision in certificates of stock in such bank that they shall not be transferred until all the liabilities of the stockholder to the bank are paid is void and of no effect. *Conklin* v. *The Second National Bank, 45 N. Y., 655; 1 N. B. C., 693.*
2. Where a national bank made a loan upon the pledge of its own shares and afterwards sold the shares to obtain payment of the loan which exceeded the amount realized from the shares, *held*, that the owner of the shares could not on the ground that the statute forbids a national bank to take its own shares as security recover from the bank the amount realized upon the sale of the shares. *First National Bank of Xenia* v. *Stewart, 107 U. S., 676; 3 N. B. C., 96.*
3. The articles of association and the by-laws of a national bank prohibited the transfer of stock owned by any stockholder indebted to the bank until such indebtedness should be satisfied. *Held*, That the prohibition was invalid, under section 35 of the national banking act, and that the bank could not thus acquire a lien on the shares of the stockholders. *Bullard* v. *Bank, 18 Wall., 589; 1 N. B. C., 93.*
4. The right of creditors to look to unpaid portions of the capital stock as a fund for the payment of their claims is not created by State statutes, but is derived from general principles of law. The enforcement of such right, therefore, is not dependent upon remedies provided by State legislation; and if it appear that the State has, by statute, provided legal remedies for the enforcement of equitable rights, the creditor may, at his election, when proceeding in a Federal court, adopt the form of remedy appropriate in courts of equity, or may sue at law, under the statute. *First National Bank of Sioux City* v. *Pearey, 69 Fed. Rep., 455.*
5. The question whether the right of a creditor to look to unpaid capital stock is legal or equitable in its nature in any particular case is to be determined, it seems, by the following principles: If a person has subscribed for or purchased the stock under such circumstances that the corporation itself, and through it its creditors, can call upon the stockholder for the unpaid portions of the stock, then this claim is one at law based upon the express or implied terms of the subscription or purchase. If, however, by the terms of the original subscription or purchase, no liability is assumed to make any further payments to the corporation on this stock, and it is agreed between the corporation and the stockholder that the stock shall be considered as full paid, then a creditor's right to look to unpaid portions of the stock is equitable, and can not be enforced by action at law, unless so provided by statute. *Ib.*
6. The A. Co. was organized with a capital of $1,000,000, in 40,000 shares of $25 each, all of which were subscribed for by the eight incorporators of the company. No cash was paid on the subscriptions, but property valued at $220,000 was conveyed to the company in payment for the stock without application to any specific shares. Immediately after the organization of the company it was agreed by all the subscribers, at a stockholders' meeting, that 16,000 shares should be contributed by the subscribers to secure working capital, and that such shares should be issued to trustees, who were authorized to sell the same as full paid and nonassessable stock at not less than $3 per share, two-fifths of the proceeds to be paid to the incorporators and three-fifths into the treasury of the corporation. It did not appear that enough of the stock so contributed was sold to equal $220,000 at par value; but defendant purchased from one W., who was engaged on behalf of the company in selling the stock, 800 shares, in the

belief that they were owned by W., and were fully paid, as they were stated on their face to be, having no knowledge or notice of the transactions leading to the sale of the stock or of the facts in regard to its payment. Afterwards, the company having become insolvent, a receiver of its property sued defendant for the amount of an assessment of $15 per share on the subscriptions to the stock. *Held*, That the proceedings for the sale of the stock, as full paid, must be construed as an appropriation, by the shareholders and the corporation, of the unapplied credit of $220,000 to the 16,000 shares contributed for sale, or to such of them as should be issued; and as it did not appear that enough of the stock was sold to equal the $220,000, the stock purchased by defendant in the belief that it was full paid must be treated as being so in fact, and accordingly the defendant was not liable for the assessment. *Rood* v. *Whorton, 74 Fed. Rep., 118.*

7. Where suit is brought in equity to enforce subscriptions to the capital stock of a corporation as part of a trust fund for the benefit of the creditors of such corporation, the bill must be so framed as to be for the benefit of all the creditors who are entitled to the trust fund. *First National Bank* v. *Peavey (C. C.), 75 F., 154.*

8. National banks have no authority to increase their capital stock except as provided by Rev. St., sec. 5142, and act of Congress May 1, 1886; and where an increase is attempted to be made without obtaining the consent of two-thirds of the stock, the payment in full of the amount of such increase and the certificate and approval of the Comptroller of the Currency, as required by those statutes, the proceedings are invalid, and preliminary subscriptions to such increase can not be enforced. *Winters* v. *Armstrong; Armstrong* v. *Stanage; Same* v. *Wood, 37 Fed. Rep., 508.*

9. Such a subscription is impliedly conditioned on the subscription of the whole amount of the proposed increase and on the compliance by the corporation with all the requirements of the statute necessary to make the increase stock valid, and in case of noncompliance with such requirements there is a failure of consideration. *Ib.*

10. In an action by the receiver of a national bank to enforce subscriptions to a proposed increase of its capital stock, an allegation that the bank, subsequent to defendants' subscriptions, and with their knowledge, represented to the public by means of circulars, letter heads, etc., that its capital stock had been so increased and that defendants allowed their names to remain "upon the list of those subscribing for and entitled to such new or increase of stock," but without alleging that the public gave credit to the bank on the faith that the defendants were part owners of such increase of stock, or that they allowed themselves to be held out as actual stockholders does not show that they are estopped to plead the failure of the bank to comply with the statutory requirements in perfecting such increase. *Ib.*

11. The receiver stands in the shoes of the bank and can assert no rights against the subscribers which the bank could not have asserted. *Ib.*

12. A subscriber who has made payments on his subscription to the proposed increase, believing that the statutory requirements would be complied with, is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. *Ib.*

13. Where one subscribes for shares in the increase of the capital of a national banking association in a certain amount, such subscription being paid in full and the entry made on the stock book of the bank, he becomes a shareholder, although no stock certificate is issued. *Pacific National Bank* v. *Eaton, 141 U. S., 227.*

14. And the certificate of the Comptroller of the Currency approving the amount of increase that has been paid in, which amount includes what was paid by the dissenting subscriber, will be conclusive upon such subscriber. *Ib.*

15. But if such subscriber has assented to or ratified the change he will be held a shareholder. *Delano* v. *Butler, 118 U. S., 634.*

16. When the previous proceedings looking to an increase in the capital stock of a national bank have been regular and all that are requisite, and a stockholder subscribes to his proportionate part of the increase and pays his subscription, the law does not attach to the subscription a condition that it is to be void if the whole increase authorized be not subscribed, although there may be cases in which equity would interfere to protect him in case of a material deficiency. *Aspinwall* v. *Butler, 133 U. S., 595.*

CAPITAL STOCK. *See* Shareholders; Transfer of stock—Continued.

17. The Comptroller of the Currency has power by law to assent to an increase in the capital stock of a national bank less than that originally voted by the directors, but equal to the amount actually subscribed and paid for by the shareholders under that vote. *Ib.*
18. Where one subscribes for shares in an increase of capital stock of a national bank and pays for the same, without waiting to see whether the whole amount of the increase is taken, he is bound by such subscription and payment, though the amount of the increase is afterwards reduced by the bank and the Comptroller of the Currency. *Butler* v. *Eaton, 141 U. S., 240.*
19. The conditions imposed by Rev. St., sec. 5142, as to the validity of increase of national-bank capital were intended to secure actual cash payment of subscriptions and to prevent watering stock, not to invalidate bona fide subscriptions actually made and paid. *Aspinwall* v. *Butler, 133 U. S., 595.*
20. Stockholder in national bank who, with knowledge of its insolvent condition and of all material facts, subscribes for increased stock to same amount as his original stock, and amount of proposed increase is afterwards reduced, can not question validity of proceedings for such increase to annul such subscription and payment. *Delano* v. *Butler, 118 U. S., 634; Pacific National Bank* v. *Eaton, 141 ib., 227; Thayer* v. *Butler, ib., 234; Butler* v. *Eaton, ib., 240.*
21. There can be no increase of the capital of a national bank until the Comptroller of the Currency approves thereof and issues his certificate, as provided by section 13 of the act of Congress providing for the organization of national banks. *Charleston* v. *People's National Bank, 5 South Carolina, 103; 1 N. B. C., 898.*
22. The stockholders of the C. National Bank voted to increase its capital $300,000, and M. subscribed and paid for 23 shares of the proposed increase. Only $150,000 of such proposed increase was ever paid for, and the directors applied to the Comptroller of the Currency to approve the increase to the amount of $150,000, which was refused. Afterwards the stockholders voted an increase of $150,000, and applied for approval thereof, which was refused; but later the Comptroller, on his own motion, on the eve of the bank's insolvency, approved this increase. M. sued the bank and its receiver to recover the amount paid by him under his subscription to the first proposed increase. *Held,* That the Comptroller's refusal to approve the first increase to the extent of $150,000 nullified the vote for the increase and M.'s subscription to the stock, leaving him in the position of a creditor of the bank for the amount paid in, and the subsequent proceedings, he not having participated therein, could not reanimate his contract of subscription. *Matthews* v. *Columbia National Bank of Tacoma et al., 77 Fed. Rep., 372.*
23. Under the national banking law (Rev. St., sec. 5142) and the amendment of May 1, 1886 (24 Stat., 18), the action of the Comptroller of the Currency in approving of an increase in the capital of a national bank, and certifying that the amount thereof has been paid in, is conclusive, and the validity of the increase can not be assailed in a collateral proceeding such as an action to enforce the liability of the stockholders. *Latimer* v. *Bard et al., 76 Fed. Rep., 536.*
24. Where the capital of a national bank has been increased, and defendants have received their additional stock, and for several years held themselves out as stockholders, they can not, when the bank becomes insolvent and they are assessed to pay its indebtedness, deny their liability upon the ground that the increase of capital was fraudulent, and that they could not have discovered the fraud with ordinary care. More diligence was required of them, and they are estopped by their laches. *Upton* v. *Tribilcock, 91 U. S., 45, and Sanger* v. *Upton, ib., 64, followed. Ib.*
25. The officers, in taking the necessary steps for such increase, act as the agents of the stockholders, and such stockholders can not set up the fraud of the officers concerning the increase to defeat the claims of innocent creditors. *Ib.*
26. Under the United States statutes national banks have the abstract power to increase their capital to such a limit as may be approved by the Comptroller of the Currency, and where stockholders have assented to an increase they can not set up any defects or irregularities in the exercise of the power as a defense in an action to enforce their liability. *Clubb* v. *Upton, 95 U. S., 665; Veeder* v. *Madgett, 95 N. Y., 295, followed. Scovill* v. *Thayer, 105 U. S., 143,* and *Implement Co.* v. *Stevenson, 13 C. C. A., 661, 66 Fed., 688, distinguished. Ib.*

CAPITAL STOCK. *See* Shareholders; Transfer of stock—Continued.

27. A national bank reducing its capital can not retain, as a surplus or for any other purpose, any portion of the money which it received for retired stock, and having refused to permit shares thus retired to be transferred on its books, is liable for the value of the shares to the holder. *Seeley* v. *New York National Exchange Bank, 78 N. Y., 608; 4 Abb. New Cases, 61; 2 N. B. C., 340.*
28. The capital of a national bank having become impaired by the nonpayment of the interest on some paper among its assets to the amount of $71,000, in order to avoid an assessment by the Comptroller the stockolders reduced its capital stock and carried the bills and notes to the account of suspended or "bad debts," which were not thereafter included as assets, although retained in its custody. Some years afterwards the bank realized $75,000 from collaterals pledged for the security of that paper. In a suit by a stockholder to recover his share of the amount realized proportioned to the amount of stock surrendered, *held*, that he could not recover. *McCann* v. *First National Bank of Jeffersonville, 112 Ind., 354; 3 N. B. C., 434.*
29. Under Comp. Laws, secs. 3589, 4515, relating to the rescission of contracts procured through fraud, one induced to purchase bank stock by fraudulent representations as to its value may rescind the purchase and recover his notes given therefor against a holder of the notes having notice of the fraud. *Taylor* v. *National Bank (S. D.), 62 N. W., 99.*
30. The State legislature may authorize the sale under execution of national-bank stock. *In re Braden's Estate, 30 A., 746; Appeal of Wood, ib.*
31. A certificate of stock in a national bank, though in due form, may be shown alinude to have been issued to the apparent stockholder solely as collateral security for money loaned. *Williams* v. *American National Bank of Arkansas City, Kans., et al., 85 Fed. Rep., 376.*
32. It is no defense to an action against a national bank for money had and received that the collateral security it gave to plaintiff was issued without authority of law. *Ib.*
33. The certificate of the Comptroller of the Currency, approving an increase of the capital stock of a national bank, is conclusive of the existence of the facts authorizing such certificate, and a subscriber to the stock can not question its validity. *Tillinghast* v. *Bailey et al., 86 Fed. Rep., 46.*
34. Subscribers to a duly authorized increased issue of stock by a national bank, who accept certificates therefor, vote the stock by proxy, and take dividends thereon, can not question the validity of such stock as against the receiver after the bank has become insolvent. *Ib.*
35. The certificate of the Comptroller of the Currency that the capital stock of a bank has been increased to a certain amount is conclusive of the sufficiency of the facts and the regularity of the proceedings requisite to an increase, and can not be questioned in any collateral proceeding. *Columbia National Bank of Tacoma et al.* v. *Matthews, 85 Fed. Rep., 934.*
36. One who subscribes to a proposed increase of stock with knowledge that the stockholders had by a resolution authorized the officers, with the approval of the Comptroller, to increase the capital stock in any multiple of $50,000 up to $300,000, as the subscriptions shall be paid in, is estopped from questioning the regularity of the proceedings after the certificate of the Comptroller to such an increase is obtained. *Ib.*
37. A stockholder who, by power of attorney, has authorized another to vote his stock at any and all stockholders' meetings "in the same manner as I should do were I there personally present," is estopped by the vote of his proxy as respects any irregularity in the proceedings or calls of the meeting, which he could have waived if personally present. *79 Fed. Rep., 558, reversed. Ib.*
38. The action of the Comptroller in issuing a certificate approving an increase of the capital stock of a national bank is not subject to collateral attack, and a suit by a subscriber to such stock against a receiver of the bank, after its insolvency, for the recovery of his subscription, on the ground that such increase was illegal and the Comptroller's certificate void, is such an attack. *Brown* v. *Tillinghast, C. C., 93 Fed. Rep., 526.*
39. Under a resolution of the stockholders of a national bank proposing to increase the capital stock from $200,000 to $500,000, and authorizing the president and cashier whenever $50,000 should be subscribed and paid to certify the same to the Comptroller, subscriptions to such increase, when paid and approved by the Comptroller in the amount of $50,000, or any multiple thereof not exceeding $300,000, were valid and binding on the subscribers. *Ib.*

CAPITAL STOCK. *See* Shareholders; Transfer of stock—Continued.

40. Where a subscription to a part of an increase of the capital stock of a national bank has become binding by the terms of the original resolution authorizing the increase, the subscriber is not affected by the subsequent action of the shareholders in limiting the amount of such increase to a part only of that originally authorized, when the increase to the amount so limited has been approved by the Comptroller, and whether or not the action so limiting the increase was legally taken can not render his subscription illegal or revocable. *Ib.*
41. Section 5142 of the Revised Statutes of the United States, providing for the increase of the capital stock of a national bank, and declaring that no increase of capital stock shall be valid until the whole amount of the increase is paid in, and until the Comptroller of the Currency shall certify that the amount of the proposed increase has been duly paid in as part of the capital of such association, does not make void a subscription or certificate of stock based upon capital stock actually paid in simply because the whole amount of any proposed or authorized increase has not in fact been paid into the bank. Certainly the statute should not be so applied in behalf of a person sought to be made liable as shareholder when, as in the present case, he held, at the time the bank suspended and was put into the hands of a receiver, a certificate of the shares subscribed for by him; enjoyed, by receiving and retaining dividends, the rights of a shareholder, and appeared as a shareholder upon the books of the bank, which were open to inspection, as of right, by creditors. *Scott* v. *Deweese, 181 U. S., 202.*
42. As between the bank and the defendant, the latter having paid the amount of his subscription for shares in the proposed increase of capital, was entitled to all the rights of a shareholder, and therefore, as between himself and the creditors of the bank, became a shareholder to the extent of the stock subscribed and paid for by him. *Ib.*
43. That the bank, after obtaining authority to increase its capital, issued certificates of stock without the knowledge or approval of the Comptroller and proceeded to do business upon the basis of such increase before the whole amount of the proposed increase of capital had been paid in, was a matter between it and the Government under whose laws it was organized, and did not render void subscriptions or certificates of stock based upon capital actually paid in, nor have the effect to relieve a shareholder, who became such by paying into the bank the amount subscribed by him from the individual liability imposed by section 5151. *Ib.*
44. Upon the failure of a national bank the rights of creditors attach under section 5151, and a shareholder who was such when the failure occurred can not escape the individual liability prescribed by that section upon the ground that the bank issued a certificate of stock before, strictly speaking, it had authority to do so. *Ib.*
45. If a subscriber to the stock of a national bank becomes a shareholder in consequence of frauds practiced upon him by others, whether they be officers of the bank or officers of the Government, he must look to them for such redress as the law authorizes, and is estopped, as against creditors, to deny that he is a shareholder, within the meaning of section 5151, if at the time the rights of creditors accrued he occupied and was accorded the rights appertaining to that position. *Ib.*

CASHIER. *See* Officers.

CERTIFICATE OF DEPOSIT:

1. National banking associations may issue certificates of deposits. *Riddle* v. *First National Bank, 27 Fed. Rep., 503.*
2. Certificates of deposit in the ordinary form issued by a national bank to depositors and payable to order are not post notes within the prohibition of sec. 5183, Rev. St. *Ib.*
3. A certificate of deposit, payable to the order of the depositor on the return of the certificate, is not due or suable until demand made and return of the certificate. *Ib.*
4. Certain persons, directors of a savings and of a national bank, procured money from the former on notes made by a third person to them for the payment of stock of the national bank issued in the name of such third person for their benefit. These persons were behind in their accounts with the national bank, and the savings bank allowed them to overdraw their accounts with it to a large amount, which was used in settling their accounts with the national bank. Thereafter the savings bank delivered the notes and the check to the national bank, which issued to

CERTIFICATE OF DEPOSIT—Continued.

it a certificate of deposit for an amount covering the whole amount represented by them. *Held*, that this certificate of deposit was without consideration and void, and any loss accruing to the savings bank by virtue of the transactions was due to the fraud or incompetency of its own officers. *Murray* v. *Pauly, 56 Fed. Rep., 962.*

5. A certificate of deposit is evidence of so high and satisfactory a character as to the sum deposited that to escape its effect the maker must overcome it by clear and satisfactory evidence. Where the testimony, aside from the certificate, is balanced as to the amount deposited, the certificate will turn the scale. *The First National Bank of Lacon* v. *Myers, 83 Ill., 507.*

6. A certificate of deposit issued by a national bank, payable to the order of the depositor on return of the certificate properly indorsed and understood between the bank and the depositor not to be payable until a future day agreed upon, is not in violation of the national banking act. *Hunt, Appellant, 141 Mass., 515; 3 N. B. C., 474.*

7. Suit against a bank upon a stolen certificate of deposit given by the defendant to the plaintiff, reciting that he had deposited in said bank a certain number of dollars, payable to his order in current funds on the return of the certificate properly indorsed. *Held*, that the instrument should be regarded as the promissory note of the bank, assignable under the statute, but that it was not negotiable as an inland bill of exchange, being made payable, not in money, but "in current funds." *The National State Bank of Lafayette* v. *Ringel, 51 Ind., 393.*

8. *Held*, therefore, that the payee could recover on said stolen certificate without giving a bond to indemnify the bank against a subsequent claim thereunder by another person. *Ib.*

9. A person depositing money in a bank accepted from the cashier a certificate of deposit which made no mention of interest, but with a verbal agreement that interest should be paid. The cashier at the same time indorsed a memorandum of the rate of interest on the stub from which the certificate was taken. *Held*, that the stub should be read with the certificate as evidence of the entire contract. *Thomson* v. *Beal, 48 Fed. Rep., 614.*

10. A bank, on receiving certain notes as a special deposit, issued a certificate for the amount of the notes, made out a printed form, from which the words "in current funds" were erased and the words "in certain notes" substituted. The certificate was marked "Special deposit." Having been transferred, this certificate was sent by the holder to the bank for payment. The notes had not then been collected, and the cashier was directed to return the certificate, but, as the signature was torn, he was instructed to prepare and transmit a duplicate. In doing so he carelessly omitted to change the printed form by erasing "in current funds" and substituting "in certain notes." *Held*, that there was no ground for a claim that the second certificate was given in payment of the first, but that it was only a substitute for it, and that the receiver of the bank was only required to surrender to the holder the notes constituting the special deposit, for which the original was issued. *Niblack* v. *Cosler, 74 Fed. Rep., 1000.*

11. Knowledge by a member of a firm of the true consideration of a certificate of deposit, which the firm discounted with a bank, and which had been negligently altered in making out a duplicate, *held*, to be the knowledge of the bank, where such member was also its cashier, and, as such, acted as the sole representative of the bank in discounting the certificate. *Ib.*

12. The defendants unlawfully detained a certificate of deposit of the value of $2,000 from the plaintiff. *Held*, that the plaintiff was entitled to recover damages for such detention equal to legal interest on the value of the certificate from the date of the demand therefor and refusal to the recovery, and this without any evidence that the plaintiff would have converted said certificate into money and put it to use, other than his right to do so and the defendants' illegal prevention of the exercise of such right. *Sleppy* v. *Bank of Commerce and others, 17 Fed. Rep., 712.*

13. When a peremptory instruction is given in favor of either party, the only question with respect to the charge which is open for consideration by an appellate court is whether such direction to find for one party or the other, when considered in the light of the pleadings and all the evidence, was right. Assignments of error as to other matters contained in the charge are in such case immaterial. *Modern Woodmen of America* v. *Union Nat. Bank of Omaha, 108 Fed. Rep., 753.*

14. An instrument executed by the cashier of a bank which merely certifies that on a prior date named a party had a stated sum on deposit to its credit in the bank, but which contains no words of negotiability or

CERTIFICATE OF DEPOSIT—Continued.

promise to pay, is not a certificate of deposit or an obligation of the bank upon which an action can be maintained, but is merely evidentiary in character. *Ib.*

15. Z was head banker of plaintiff, which was an incorporated insurance order, and as such had the custody of its funds. After the expiration of his term of office he retained certain of such funds, although they had been demanded by plaintiff, and kept the same on deposit in a bank in Grand Island, Nebr., of which he was a stockholder and director. The cashier of such bank wrote to the cashier of the defendant bank, which was its Omaha correspondent, explaining that his bank had certain money of plaintiff on deposit; that on a certain date plaintiff would issue a statement, and, for reasons concerning his own bank, he did not wish such deposit to appear therein. He requested defendant to give plaintiff a fictitious credit for the amount on said date, inclosing his note for the amount to be credited, and also a check for the same amount, to be used in paying the note a day or two later. He further stated that the arrangement had been fully explained to and was understood by Z and plaintiff's directors. The arrangement was carried out, and defendant's cashier, a few days later, on request, issued a certificate stating that on the date named plaintiff had such sum on deposit in his bank. This certificate was sent to the Grand Island bank, and by it given to Z, who forwarded it to plaintiff. Three weeks later the Grand Island bank failed, and Z and his sureties were also insolvent. Plaintiff, having made demand, brought action against defendant to recover the amount, suing both on the certificate and for money had and received. *Held*, that the certificate executed by defendant's cashier was not an obligation that would support an action, nor would the action lie on an implied promise, since defendant did not in fact receive any money on deposit; that it was not estopped to show such facts by the certificate, which was issued only as an accommodation to its correspondent and without any intention to deceive plaintiff or knowledge that it would be so used, but, on the contrary, with the understanding that plaintiff's officers had full knowledge of the transaction; that, when there is nothing in the circumstances of a case indicating that one making a false statement intended that the complaining party should act on it, the party making such statement is not estopped from showing the truth. *Ib.*

16. Where a bank issued a certificate falsely stating that on a certain date it had on deposit a sum to the credit of a party, and it was claimed that the certificate misled the party and occasioned damage, but it appeared that such damage was much less than the amount of the certificate: *Held*, that the proper remedy was an action ex delicto for deceit, rather than in assumpsit to recover the amount of the certificate. *Ib.*

CERTIFICATION OF CHECKS. *See* Collections.

1. A national banking association may "certify" a check. *Merchant's National Bank* v. *State National Bank, 10 Wall., 604.*

2. The certification of a check by a bank is, in effect, merely an acceptance and creates no trust in favor of the holder of the check and gives no lien on any particular portion of the assets of the bank. *People* v. *St. Nicholas Bank, 28 N. Y. St., 427; 58 N. Y. St., 712.*

3. A certified check has a distinctive character as a species of commercial paper, the certification constituting a new contract between the holder and the certifying bank. The funds of the drawer are, in legal contemplation, withdrawn from his credit and appropriated to the payment of the check, and the bank becomes the debtor of the holder as for money had and received. *National Commercial Bank* v. *Miller & Co., 77 Ala., 168.*

4. Where the defendant has a right of election, on account of a tort committed, either to sue for the tort, or, waiving the tort, to sue for money had and received, the relation of debtor and creditor does not exist until he elects to sue for the money; and his creditors can not defeat his election by garnishment against the wrongdoer. But this principle does not apply where the garnishees, having received a check from the defendant, with authority to collect for deposit and use, have had the check certified by the bank on which it is drawn, before the service of the garnishment; being authorized to have it certified, and the relation of the parties being thereby changed, they are liable to the defendant for the amount of the check as for money had and received, and that liability may be reached by garnishment. *Ib.*

CERTIFICATION OF CHECKS. *See* Collections—Continued.

5. A broker received coupon railroad mortgage bonds to cover future margins of a customer and pledged them to a bank as collateral security for any indebtedness he might owe it. Afterwards the bank advanced money and certified checks on the faith of these bonds, when broker did not have money on deposit equal in amount to the checks. *Held*, under sec. 5208, that although the certifications were unlawful the checks certified were good and valid obligations against the bank. *Thompson* v. *St. Nicholas National Bank, 146 U. S., 240.*
6. In an action by a bona fide holder of a check drawn on defendant, a national bank, and certified by its cashier: *Held*, that the defendant was liable, although the drawer had no funds in the bank when the check was certified. *Cooke* v. *The State National Bank of Boston, 52 N. Y., 96; 1 N. B. C., 698.*
7. Where a postdated check is certified by the cashier of the bank on which it is drawn to be "good," by indorsement thereon before the day of its date, the instrument, upon its very face, communicates facts and information to persons receiving the same that the cashier, in making such certification, was not acting within the known limits of his power, and that he was clearly exceeding them. *The Clarke National Bank* v. *The Bank of Albion, impleaded, etc., 52 Barb., 592.*
8. It appearing on the face of such paper that it was certified by the cashier before its payment could have been legally demanded and before it could be presumed that the drawer had made a deposit for its payment, this is, in the law, full notice to a purchaser. *Ib.*
9. To enable a holder of such check to recover of the bank upon it, it must appear that he became the owner and holder in good faith for a full and fair consideration in the usual course of business, and without notice of the cashier's want of power to make the certification. He must have parted with something of value upon the strength and in consideration of the transfer of the paper. *Ib.*
10. If he parted with nothing before the check was dishonored, he stands in privity with his immediate indorsers, and is affected by all that will affect them. *Ib.*
11. Crediting the indorsers with the avails of the check on the books of the holder is in no sense a paying over. The holder, upon receiving notice of dishonor, has an undoubted right to erase such credit, and to restore it only at the special instance of the indorsers from whom he received the check. *Ib.*
12. The receipt of a certified check is not, of itself, payment. Such a check does not cease to be commercial paper and become money. Certifying a check to be "good" is nothing more than a promise by the bank upon which it is drawn to pay it when presented, as in the case of the acceptance of the bill of exchange. If an accepted bill be protested for nonpayment, and the drawer duly notified thereof, he is bound to pay the bill, with damages and costs. The same is the law with regard to a certified check. *Bickford* v. *First National Bank of Chicago, 42 Ill., 238.*
13. As the acceptance of a bill of exchange does not discharge the drawer, so neither should the acceptance of a check, manifested by the word "good" placed upon it by the bank, discharge the drawer. They rest on the same principles. In this respect there is no difference between an uncertified and a certified check; the dishonor of either must make the drawer liable. *Ib.*
14. There is this difference, however, between a certified and an uncertified check: In case of the former, the amount of the check is supposed to be at once charged up against the drawer, and thus placed beyond his control, while the holder of an uncertified check may be anticipated by another, who also holds a check on which he may draw the money. The certificate is an unconditional promise on the part of the bank to pay the check on demand. The object in certifying the check is to give it a currency value and to enable the holder to use it as money. *Ib.*
15. Although it be the fact that certified checks pass from hand to hand as cash, still they are not cash or currency, in the legal sense of those terms, and they do not lose, on that account, any of their characteristics as bills of exchange, and, therefore, when dishonored, the holder has a right to look to the drawer for payment. *Ib.*
16. In this case a check was drawn and certified and deposited in a bank after 10 o'clock a. m. and before 3 o'clock p. m. on a certain day, where it remained until the next morning, when it was taken, in the usual course

CERTIFICATION OF CHECKS—*See* Collections—Continued.

of business, to the bank on which it was drawn. The bank was closed and continued so. The check was protested for nonpayment and due notice given. This was sufficient diligence to hold the drawer. *Ib.*

17. The holder of a certified check has the right to hold the drawee and acceptor as well as the drawer. So, where the acceptor has failed and made an assignment, the holder waives none of his rights against the drawer by giving notice to the assignee of the acceptor not to pay over any money to the drawer out of assets which might come to his hands in that capacity. *Ib.*
18. A certificate of a bank that a check is good is equivalent to an acceptance; it implies that a check is drawn upon sufficient funds in the hands of the drawee; that they have been set apart for its satisfaction, and that they shall be so applied whenever the check is presented for payment. *Merchants' National Bank* v. *State National Bank, 10 Wall., 604; 1 N. B. C., 47.*
19. National banks have the power to certify checks, and this power may be exercised by the cashier without special authorization. The directors may limit his exercise of this power as they deem proper, but such limitation will not affect a person ignorant thereof who deals with the cashier in relation to matters apparently within the scope of his power. *Ib.*
20. A bank, knowing that the county treasurer of the county had not sufficient county funds in his hands to balance his official accounts, consented to give him a fictitious credit in order to enable him to impose upon the county commissioners, who were about to examine his accounts. They accordingly gave him a "cashier's check" for $16,571.61, which he indorsed and took to the commissioners. They received it, but refused to discharge him or his bondsmen, and placed the check and such funds as he had in cash in a box and delivered them to his bondsmen. The latter deposited the money and the check in another bank in the same place, which bank brought suit against the bank which issued the check to recover upon it. *Held,* 1, that the circumstances under which the check was issued were a plain fraud upon the law, and also upon the county commissioners; 2, that their receipt of it and turning it over to the sureties was a single act, intended to assist the sureties in protecting themselves, and was inconsistent with the idea of releasing them from their obligations. *Thompson* v. *Sioux Falls National Bank, 150 U. S., 231.*
21. Though the drawer of a check, before delivering it, has it certified, he will not be relieved from liability thereon, the bank having failed before payment thereof, though presented in due season. *Randolph National Bank* v. *Hornblower et al., 35 N. E., 850; 160 Mass., 401.*
22. Where the drawer of a check, before delivering it to the payee, has it certified as good by the bank upon which it is drawn, and the payee presents it in good season for payment, and gives due notice to the drawer of its nonpayment, and the bank had failed at the time of presentment for payment, the drawer will not be discharged from liability on the check. *Cincinnati Oyster and Fish Co.* v. *National Lafayette Bank, 36 N. E., 833.*
23. As a general rule the certification of a check in the hands of the payee, the body of which is unaltered, releases the drawer from further liability and creates a direct liability from the bank to the payee, while as between the bank and the drawer it operates as a payment to that extent on his account; and although prior to its being certified the check may be countermanded by the drawer, after its certification it has passed beyond his control and he no longer has power to countermand its payment. *Meridian National Bank of Indianapolis* v. *First National Bank of Shelbyville, 34 N. E., 608; 7 Ind. Ap., 322.*
24. The indorsement of a check by the person to whom it was actually issued, and by whom the drawer intended the money should be received, is an effectual indorsement to pass title to the check to a bank cashing the same; and the indorsement is not, as to such bank, invalidated by reason of the payee acting under an assumed and fictitious name when he was not impersonating any other individual. *Ib.*
25. A bank, cashing in good faith a check so drawn and indorsed, may collect the amount thereof of the bank which has certified the same. *Ib.*
26. The acceptance or certification of a bank check does not warrant the signatures of the indorsers to be genuine. *First National Bank* v. *Northwestern National Bank (Ill.), 38 N. E., 739.*
27. The certification by a bank of a note made payable at such bank, where the maker keeps an account, is an absolute promise by the bank to pay such note, not as the debt of another, but as its own obligation, entitling the holder to suspend any remedy against the maker and relax steps to charge

CERTIFICATION OF CHECKS—*See* Collections—Continued.

an indorser, and can not be rescinded by the bank because made under a misapprehension of fact as to the sufficiency of the maker's account to meet the note. *Riverside Bank* v. *First National Bank of Shenandoah, 74 Fed. Rep., 276.*

28. The payment of a note by the bank at which it is made payable, although made under misapprehension of the state of the maker's account with the bank, concludes the bank as against the holder of the paper who has surrendered it, and the payment can not be recovered back of the holder. *Ib.*
29. A bank certifying a check without funds is not liable except to a bona fide holder. *Bowen* v. *Needles National Bank, 87 Fed. Rep., 430.*

CHECKS.

1. A check is, substantially, an inland bill of exchange, and the rules applicable to such bills are alike applicable to checks. *Bickford* v. *First National Bank of Chicago, 42 Ill., 238.*
2. The check of a depositor upon his banker, delivered to another for value, transfers to that other the title to so much of the deposit as the check calls for, which may again be transferred by delivery, and when presented at the bank the banker becomes the holder of the money to the use of the owner of the check, and is bound to account to him for that amount, provided the drawer has funds to that amount on deposit subject to his check at the time it is presented. These checks are received and passed and deposited with bankers as cash, subject, of course, to be made good if not paid on presentation. This is the legal effect of an ordinary uncertified check. *Ib.*
3. In order to fix the liability of the drawer of an inland bill of exchange or check in case of nonpayment, the holder should present the bill or check to the person or bank on which it is drawn, within business hours of the day next succeeding the receipt of the paper, and give notice of the dishonor to the drawer. *Ib.*
4. In the case of a deposit of a check drawn upon itself, the bank becomes at once the debtor of the depositor, and the title to the deposit passes to the bank. *Oddie et al.* v. *The National City Bank of New York, 45 N. Y., 735.*
5. Where a depositor draws his check on his banker, who has funds to an equal or greater sum than his check, it operates to transfer the sum named to the payee, who may sue for and recover the amount from the bank, and a transfer of the check carries with it the title to the amount named in the check to each successive holder. *The Union National Bank* v. *The Oceana County Bank, 80 Ill., 212.*
6. After a check has passed into the hands of a bona fide holder it is not in the power of the drawer to countermand the order of payment. *Ib.*
7. An instrument drawn by a depositor on a bank in the following form, after giving the date and the name of the bank, "Pay to A. and B., for account of C. & Co., ten hundred and eighteen 23-100 dollars," and signed by the depositor, is a valid bank check, and will operate to transfer to the payees an amount of the drawers' funds on deposit equal to the sum named on its face. The words "for account of C. & Co." do not change its character as a check. A bill or note, without at all affecting its character as such, may state the transaction out of which it arose or the consideration for which it was given. *The Ridgely National Bank* v. *Patton & Hamilton, 109 Ill., 479.*
8. A bank check payable to attorneys on account of a debt due from the drawers to the clients of the attorneys vests the legal title in the payee named as trustees for the clients, and a suit thereon against the bank is properly brought in the names of the payees. *Ib.*
9. A debtor gave his check on a bank for the amount of his indebtedness, payable to the attorneys of the creditor, which the bank refused to pay, alleging an agreement of the debtor to apply his deposits on other indebtedness. It was held that the bringing of an action by the creditor against his debtor did not estop him from bringing an action on the check in the name of his attorneys, the payees, against the bank. *Ib.*
10. M., who kept an account with the M. and M. Bank of Troy, deposited with that bank a check given for value, drawn by defendant, payable to the order of M., and indorsed by him in blank. Said bank credited the amount of the check in M.'s bank pass book, which was returned to him, and on the same day it mailed the check to plaintiff, its correspondent in New York, and its creditor, to be credited on account, and it was so credited. M. stopped payment of the check, and when plaintiff caused payment to be demanded of the drawee it was refused. Notice of presentation and

CHECKS—Continued.

protest was given to defendant, who subsequently paid the amount to M. In an action upon the check, *held*, that upon the deposit the M. and M. bank became the owner of the check, and as such could and did give a perfect title to its transferee, and that plaintiff was entitled to recover. *The Metropolitan National Bank of New York* v. *Lloyd, 90 N. Y., 530.*

11. The implied contract between a bank and its depositors is that it will pay the deposits when and in such sums as are demanded, the depositor having the election to make the whole payable at one time by demanding the whole or in installments by demanding portions; and whenever a demand is made by presentation of a genuine check in the hands of a person entitled to receive the amount thereof for a portion of the amount on deposit, and payment is refused, a cause of action immediately arises, and the statute of limitations begins to run as against the installment so due and payable. *Viets* v. *The Union National Bank of Troy, 101 N. Y., 563.*

12. While a check drawn by a depositor against a general bank account does not operate as an assignment of so much of the account, it authorizes the payee, or one to whom he has indorsed and delivered it, to make a demand, and a refusal of the bank to pay on presentation gives the drawer a right of action, in case he has funds in bank to meet the check, and the refusal was without his authority. *Ib.*

13. It is not enough to make an equitable assignment of money on deposit in bank that a check be drawn therefor; but where the money was deposited as the money of the holder of the check, though in the drawer's name, and that fact is communicated to the bank before any other right has accrued to the fund, the same becomes in equity the property of the holder of the check, and he may recover it from the bank. *Van Allen* v. *The American National Bank, 3 Lans., 517.*

14. The holder of a check on a bank can not sue the bank for refusal to pay it on presentation, though the drawer have sufficient on deposit to meet it. *Creveling et al.* v. *Bloomsbury National Bank, 46 N. J., 255.*

15. The implied engagement on the part of a banker to pay the checks of his depositor does not inure to the benefit of the holder of a check so as to enable him to enforce payment thereon against the bank prior to acceptance, and in the absence of assent by the banker the giving of the check does not operate as a transfer or assignment of the debt created by the making of the deposit. *First National Bank of Union Mills* v. *Clark, 134 N. Y., 368.*

16. Where it is shown to be out of a bank's course of business to receive for collection checks drawn on it by its depositors, and a check on it drawn by one of its depositors in favor of another is presented by the latter and the amount thereof is credited on his pass book as a deposit, and the check is placed on the file of paid and canceled checks, and afterwards the amount of the check is also entered to his credit and charged against the drawer on the books of the bank, these facts constitute a payment of the check, and the amount of it can not be withheld by the bank on discovering that the check was an unauthorized overdraft and the drawer was insolvent. *City National Bank of Selma* v. *Burns, 68 Ala., 600.*

17. A charge is erroneous and properly refused which affirms, as matter of law, that if the drawer and payee of a check are customers of the bank on which it is drawn the presentation of the check by the payee to the bank and the noting or entry of it by the bank on his pass book as a deposit do not operate as a payment of the check, and that if within a reasonable time the bank ascertains that the check is an unauthorized overdraft and offers to return it there is no liability to the depositor. *Ib.*

18. In such case no presumption arises that the bank received the check merely for collection and in the capacity of agent for the holder; but a presumption of payment of the check does arise and the onus of overcoming that presumption rests upon the bank, and it can only be removed by evidence that such was not the intention of the parties, derived from the course of business with the depositor or from contemporaneous acts or declarations. *Ib.*

19. If a holder of a check, with full knowledge that the drawer is without funds in the bank to meet it, and has no just reason to believe that the check will be honored in the absence of funds, he is wanting in good faith if he demands and receives payment, especially if it is known to him that the drawer is insolvent and the bank is ignorant of the insolvency. *Ib.*

20. In such case, fraud being imputed to the holder of the check, knowledge of the want of funds must be clearly traced to him. It can not be inferred from the relations existing between him and the drawer, however intimate, unless connected with inculpatory facts or circumstances. *Ib.*

CHECKS—Continued.

21. A check drawn and delivered to the person to whose order it is payable, does not, without acceptance by the drawee, operate as an assignment of the sum in his hands for which it is given. It may be revoked by the drawer at any time before acceptance, and is revoked by his death; and there being no privity, expressed or implied, between the payee and the drawee, the former can maintain no action on it against the latter. *National Commercial Bank* v. *Miller & Co., 77 Ala., 168.*
22. When a bank receives from a customer a check on another bank for the special purpose of collection, the title does not pass by the special indorsement for that purpose, nor does the receiving bank owe the amount until the check is collected. But where the customer has a deposit account with the bankers, on which he is accustomed to deposit checks payable to himself, which are entered on his pass book, and to draw against such deposits, an indorsement of the words "For deposit" on a check so deposited "is, in the absence of a different understanding, presumptive of more than a mere agency or authority to collect," it is a request and direction to deposit the sum to the credit of the customer, and gives to the bankers authority, not only to collect, but to use the check in such manner as, in their judgment and discretion, having reference to the conditions and necessities of their business, may make it most available to their protection, and they may have it certified by the bank on which it is drawn. *Ib.*
23. When checks on another bank are handled by a depositor to the receiving teller of a bank and are by the teller credited on the depositor's pass book, they are only received for collection, and if not paid on presentation may be returned and the credit in the pass book canceled. *National Gold Bank and Trust Company* v. *McDonald, 51 Cal., 61.*
24. If a customer of a bank hands the receiving teller a check drawn by another person upon the same bank, and at the same time hands him his pass book, and the teller receives the check and enters a credit for the amount in the pass book, but no entry is made on the books of the bank, and nothing else is said or done, and the drawer has no funds in the bank, the check may be returned to the depositor and the credit in the pass book canceled. *Ib.*
25. In such case a finding by the court that the check was received as a cash deposit is erroneous. *Ib.*
26. The fact that the cashier of a bank upon which a check is drawn takes the check and places it upon the "canceling fork" does not constitute such an acceptance as will prevent him from declining to pay and returning the same upon learning that the drawer has not sufficient funds, or if the check is not in proper form. *The National Bank of Rockville* v. *The Second National Bank of Lafayette, 69 Ind., 479.*
27. Where the larceny of a bank check is charged, the question of its value is for the jury, and it is error to instruct them that a check drawn on a bank where the maker has funds sufficient to meet it is presumptively of some value. *Burrows* v. *State, 37 N. E., 271.*
28. The act of Congress of March 3, 1869 (Rev. St., sec. 5208), making it unlawful for national banks to certify checks unless the drawer has at the time an amount of funds on deposit equal to the amount specified in the check, does not invalidate an oral acceptance of a check, or promise to pay a check, there being at the time sufficient funds of the drawer in possession to meet it. *First National Bank* v. *Merchants' National Bank, 7 W. Va., 544; 1 N. B. C., 915.*
29. A check drawn on a national bank was presented for acceptance, whereupon the bank promised to pay it as soon as it received information that a certain draft left with it for collection was paid. The draft was paid and the bank informed. *Held*, That the acceptance was good and binding on the bank. *Ib.*
30. The refusal of the bank to pay a check upon presentation gives the drawer a right of action in case he has funds in the bank to meet the check, and the refusal to pay was without authority. *Brooke* v. *Tradesmen's National Bank, 22 N. Y. St., 633; 68 Hun., 129.*
31. The measure of damages will be the amount of actual loss the party has sustained, which may fairly and reasonably be considered as naturally arising from the breach of the contract, according to the usual course of things. *Ib.*
32. The ordinary amount of damages in such case would be the amount of check, interests and costs. *Ib.*
33. The immediate entering of a judgment against the drawer, and the seizure of his business by the sheriff, in consequence of the failure of the bank to pay the check, is not an injury for which the bank would be liable. *Ib.*

CHECKS—Continued.

34. The term "protest," as applied to inland bills of exchange, includes only the steps essential to charge the drawer and indorser. *Wood River Bank* v. *First National Bank of Omaha, 55 N. W., 239; 36 Neb., 744.*
35. Bank checks in the country are regarded as inland bills of exchange, for the purpose of presentment and demand and notice of dishonor, and do not require a formal protest in order to charge the indorsers. *Ib.*
36. They are also due upon presentation and not entitled to days of grace. *Ib.*
37. A check operates as an equitable assignment pro tanto from the time it is drawn and delivered, as between the drawer and the payee or holder. *Hulings* v. *Hulings Lumber Company et al., 18 S. E., 620; 38 W. Va., 351.*
38. A general assignment for the benefit of creditors does not defeat the check holder, although the check be not presented to the bank for payment until after such assignment. *Ib.*
39. In the absence of proof to the contrary, it will be presumed that the name of the payee appearing in a check was written in when the check was signed. *Fifth National Bank* v. *Central National Bank (Sup.), 31 N. Y. S., 541.*
40. Evidence of a custom of passing checks payable to a person "or bearer" by delivery only does not affect the operation of Code, sec. 1761, requiring such checks to be construed as payable to a person "or order." *First National Bank* v. *Nelson (Ala.), 16 So., 707.*
41. Where a person deposits in bank money held by him in a fiduciary capacity, mixing it with his own moneys, and afterwards draws checks against his account, such checks will be applied first to the moneys belonging to the drawer; and in such case the rule that checks will be applied to the deposits in the order in which the deposits were made does not apply. *Heidelbach* v. *National Park Bank (Sup.), 33 N. Y. S., 794.*
42. Where a bank, in consequence of an error, fails to pay a depositor's check when presented, but discovers the error and pays the check five days later, the depositor can recover only nominal damages against the bank. *Burroughs* v. *Tradesmen's National Bank (Sup.), 33 N. Y. S., 864.*
43. A tender of bank checks payable in sixty and ninety days is not a tender of payment. *Cady* v. *Case (Wash.), 39 P., 375.*
44. A check, unless objected to, is a sufficient tender. *Wright* v. *Robinson et al., 32 N. Y. S., 463.*
45. The crediting by a bank of the amount of a check to the account of a depositor indebted to it does not make the bank a bona fide holder for value of the check. *First National Bank* v. *Nelson (Ala.), 16 So., 707.*
46. The indorser of an ordinary check is released from liability thereon where the indorsee might have presented the check for payment within twenty-four hours, but sent the same by a circuitous route, so that it was not presented until five days, when payment was refused. *55 N. W., 1064; 37 Nebr., 500, affirmed; First National Bank* v. *Miller (Nebr.), 62 N. W., 195.*
47. The indorsement of a bank draft by the payee to the order of a fictitious person in good faith, and believing him to be real, is not in law an indorsement to bearer, such not being the intention of the indorser; and the indorsement of the name of the fictitious indorsee by a third person without authority is a forgery, and does not protect the bank in payment of the draft. *Chism* v. *First National Bank (Tenn. Sup.), 36 S. W., 387.*
48. A bank can not refuse to cash a check, although it knows that the check was drawn in payment of a bet made in violation of a law on the result of an election; and the fact that a check was so cashed is not ground on which the drawer can recover the amount from the bank. *McCord* v. *California National Bank (Cal.), 31 P., 51.*
49. The giving of a check by a bank depositor for the full amount of the deposit does not operate as an assignment to the holder of the check, so as to enable him to enforce payment thereon against the bank prior to its acceptance of the check. *First National Bank* v. *Clark (N. Y. App.), 32 N. E., 38.*
50. Title to a check payable to H. B., intended for N. B., can not be obtained under indorsement by H. B., made fraudulently, though the indorsee be deceived and pay value. *Sioux Valley State Bank* v. *Drovers' National Bank, 58 Ill. App., 395.*
51. Where a bank discounts a draft in advance of its acceptance, it is not a bona fide holder for value unless it has funds in its hands which it releases or fails to withhold from the drawer because of the acceptance. *First National Bank* v. *Wills Creek Coal Co. (Mich.), 68 N. W., 232.*
52. The holder of a check can not sue the bank on which it is drawn until such check is accepted by the bank. *Commercial National Bank* v. *First National Bank (N. C.), 24 S. E., 524.*

CHECKS—Continued.

53. A stipulation, stamped on the face of a check, that it will not be paid to a certain company or its agents, is valid. *Ib.*

54. A draft was drawn payable to the order of the drawer, and by it indorsed specially to the defendant corporation, and by defendant indorsed in bank, and cashed by the plaintiff bank for another corporation, whose indorsement was written above the indorsement of the defendant. *Held*, that the position of the indorsements was not notice to plaintiff that defendant was an accommodation indorser. *Marshall National Bank* v. *O'Neal* (*Tex. Cir. App.*), *34 S. W., 344.*

55. Where the payee of a check deposited the same with a bank for collection, and said bank sent it for collection to defendant, and defendant received from the bank upon which the check was drawn a draft in payment thereof, defendant is not liable to the payee for the conversion of said draft, in the absence of a demand therefor, and neither a telegram sent to defendant by the drawer of the check, instructing defendant to hold the draft, nor an inquiry by the bank upon which the check was drawn as to whether defendant could hold the draft, is a sufficient demand on behalf of said payee. *26 N. Y. S., 1035, affirmed; Castle* v. *Corn Exch. Bank* (*N. Y. App.*), *42 N. E., 518.*

56. The holders of a draft before maturity are not bound by the acts of indorsers after the transfer. *Bloch* v. *Creditors* (*La.*), *16 So., 267; St. Louis National Bank* v. *Bloch. Ib.*

57. The payee of a forged check, who indorses it and receives full value therefor, guarantees its genuineness; and as to him, the indorsee is under no obligation to discover that it is forged, and may recover back the money so paid. *Birmingham National Bank* v. *Bradley* (*Ala.*), *15 So., 440.*

58. Bank checks are due on presentation, and are not entitled to days of grace. *Wood River Bank* v. *First National Bank* (*Nebr.*), *55 N. W., 239.*

59. Where the indorsee of a draft accepts the drawee's check in payment, instead of cash, and neglects to present it for payment or certification until the next day, and the check is dishonored in consequence of the delay, and the draft has to be protested for nonpayment, the drawer can not be held liable. *Merchants' National Bank of the City of New York* v. *Samuel et al., 20 Fed. Rep., 664.*

60. Plaintiff accepted in good faith a check in which the indorsement of the payee's name was a forgery, and after indorsing the same delivered it to defendant bank for collection. Defendant collected the check and paid the money to plaintiff, but on subsequently discovering the forgery paid back such amount to the bank on which the check was drawn without notifying plaintiff of the forgery or that it had paid back the sum collected. *Held*, that any fund belonging to plaintiff subsequently coming into possession of defendant could be legally applied to the reimbursement of the latter for the amount advanced on the check, plaintiff being chargeable with notice of the forgery. *Green* v. *Purcell National Bank* (*Indian Ter.*), *37 S. W., 50.*

61. A regular customer of a bank sent to it a check with an unrestricted indorsement, and directed it to be placed to his credit. The check was received and credited and the customer so advised. On the day of receipt the bank sent the check to its correspondent for collection, paid a check drawn by the customer from a part of the proceeds of the credit, and closed its doors as insolvent. *Held*, that the check was not deposited for collection, but as cash for immediate use. *Williams* v. *Cox* (*Tenn. Sup.*), *37 S. W., 282.*

62. Where a bank accepts a check on another bank as cash, giving therefor a sum of money, a certificate of deposit, and the balance in a credit to the account of a third person, such transaction creates merely the relation of debtor and creditor between the bank and its customer, and the latter can not, on the insolvency of the bank, follow up the check, or its proceeds, as his property. *Friberg* v. *Cox* (*Tenn. Sup.*), *37 S. W., 283.*

63. Where a check drawn on another bank is deposited in an insolvent bank without any special instructions, and it is not placed to the customer's credit, and immediately thereafter the receiving bank fails, and the check goes into the hands of the bank examiner and is afterwards collected, the proceeds are the property of the customer, and not of the bank. *Showalter* v. *Cox* (*Tenn. Sup.*), *37 S. W., 286.*

64. The holder of a check can not sue the bank on which it is drawn, unless it has been accepted by the bank. *Pickle* v. *People's National Bank* (*Pickle* v. *Muse*), *12 S. W., 919; 88 Tenn., 380.*

65. A Philadelphia bank, indebted to a New York bank for collections made, sent its cashier's check on another New York bank, with which it had a

CHECKS—Continued.

sufficient deposit for the amount, which check was duly paid through the clearing house. *Held*, that the transaction constituted a complete appropriation of the fund to the creditor bank, and its ownership was not affected by its restoring the money to the paying bank on its demand, made on the same day, on learning of the suspension of the drawer of the check, in accordance with the rules of the clearing house, for the protection of the paying bank in case the payment should prove to have been illegal. *National Union Bank* v. *Earle* (*C. C.*), *93 Fed. Rep., 330.*

66. The several payments and remittances made to the Chemical Bank by the Capital Bank before its insolvency were not made in contemplation of insolvency, or with a view to prefer the Chemical Bank. These checks and remittances were not casual, but were plainly made under a general agreement that remittances were to be made by mail, and that their proceeds were not to be returned to the Capital Bank, but were to be credited to its constantly overdrawn account; and when letters containing them were deposited in the post-office, such mailing was a delivery to the Chemical Bank, whose property therein was not destroyed or impaired by the insolvency of the Capital Bank, taking place after the mailing and before the delivery of the letters containing the remittances.—*McDonald, receiver* v. *Chemical National Bank, 174 U. S., 610.*

CIRCULATION:

1. The circulating notes of a national banking association are valid, though they do not bear the imprint of the seal of the Treasury. Such imprint was intended to be simply evidence of the contract, and forms no part of the contract itself. *United States* v. *Bennett, 17 Blatch., 357.*
2. The State can not tax the circulating notes of national banking associations. *Horne* v. *Greene, 52 Miss., 452.*
3. The State, until forbidden by Congress, has the power to tax national-bank bills. *Lilly* v. *The Board of Commissioners of Cumberland County, 69 N. C., 300.*
4. The circulating notes of national banks, known as "national currency," are not exempt from taxation by a State. *Board of Commissioners of Montgomery County* v. *Elston, 32 Ind., 27; 1 N. B. C., 425.*
5. The power of a State to tax the circulation of the national banks depends upon whether such circulation is for the use of the United States Government or for private profit. Congress can protect the circulation of these banks by forbidding the States to tax it. Until this is done the States have a right to tax it. *Ruffin* v. *Board of Commissioners, 69 N. C., 498; 1 N. B. C., 806.*
6. The tax of 10 per cent imposed by the act of July 13, 1866 (14 Stat. at Large, 146, sec. 9), on the circulation of State banks used for currency and paid out by the national or State banks is not repugnant to the Constitution, either on the ground that the tax is a direct tax, which must be apportioned among the several States, or that the act impairs franchises granted by the State. *Veazie Bank* v. *Fenno, 8 Wall., 533; 1 N. B. C., 22.*
7. Congress having undertaken, in the exercise of undisputed constitutional power, to provide a currency for the whole country, may constitutionally secure the benefit of it to the people by appropriate legislation, and to that end may restrain by suitable enactments the circulation of any notes not issued under its own authority. *Ib.*
8. The provision of section 3413 of the national-bank act, that "every national banking association, State bank or banker, or association, shall pay a tax of 10 per cent on the amount of notes of any town, city, or municipal corporation paid out by them" is constitutional, even where its effect is to tax an instrumentality of a State. *Merchants' National Bank of Little Rock* v. *United States, 101 U. S., 1; 2 N. B. C., 100.*
9. The circulating notes of national banking associations are included in the phrase "United States currency" when used in a penal statute. *State* v. *Gasting, 23 La. Ann., 1609.*

COLLATERAL SECURITIES:

1. A national banking association may take stock of a corporation as collateral security for a loan. *Shoemaker* v. *The National Mechanics' Bank, 2 Abb. U. S., 416; 1 N. B. C., 169.*
2. And it may take for such purpose the stock of another national banking association. *National Bank* v. *Case, 99 U. S., 628.*
3. A national banking association may take a pledge of personal chattels as security for a loan. *Pittsburg Locomotive and Car Works* v. *State National Bank of Keokuk, 2 Cent. L. J., 692; 1 N. B. C., 315.*

COLLATERAL SECURITIES—Continued.

4. A national banking association may take as collateral security for a loan a warehouse receipt for merchandise. *Cleveland, Brown & Co.* v. *Shoeman, 40 Ohio St., 176.*
5. Where stockholder borrows money from bank and gives as security certificate of his shares of its stock, he is not entitled to recover when, on nonpayment of loan, the bank sold his stock and applied proceeds to his credit. *First National Bank of Xenia* v. *Stewart, 107 U. S., 676.*
6. Creditor of insolvent bank has the right to prove and have dividends upon his entire claim, irrespective of collateral security he may hold. *People* v. *Remington, 121 N. Y., 328.*
7. A pledgee of stock in a private corporation holding the certificates as collateral security, and having had the transfer duly entered on the books of the corporation, is liable to creditors as the owner thereof on the subsequent insolvency and dissolution of the corporation, and this liability is governed by the law in force when their debts were created (Rev. Code, 1867, sec. 1760), although it had been repealed or abrogated before the stock was transferred to him. *National Commercial Bank* v. *McDonnell, 92 Ala., 387.*
8. It is the duty of a receiver, if a secured debt is so reduced by dividends that the security will more than pay it, to redeem the security for the benefit of his trust. *West* v. *Bank of Rutland, 19 Vt., 403; Miller's Estate, 82; Penn. St., 113; Bates* v. *Paddock, 7 W. Rep., 222.*
9. A sale of shares of stock pledged as collateral security, without notice to the pledgor, is not a conversion, when it appears that the stock was knocked down to a nominal purchaser without his knowledge or consent, and that the certificates, though changed into his name, were never delivered to him, but were retained by the pledgee until after a subsequent sale pursuant to notice. *Terry* v. *Birmingham National Bank, 93 Ala., 599.*
10. For an unauthorized sale of stock pledged as collateral security amounting to a conversion, the pledgor is entitled to recover, as damages, the market value of the stock at the time of the sale, with interest to the day of the trial; and the jury may, in their discretion, allow the highest market value at any time between the sale and the trial. *Ib.*
11. This suit was brought to recover the value of certain bonds, which, it is claimed, had been left at the bank as collateral security for money which the bank might, from time to time, advance the plaintiff. The plaintiff testified that on July 1, 1868, he went to the bank to obtain a loan upon this security; that the bonds could not be found, but that he received the money. The defendant requested the court to instruct the jury that "if the bonds were not found by the bank when the note of July 1 was offered and were not afterwards found, the jury are not authorized to find that they were taken and held as collateral security for the note of July 1." *Held*, that this instruction was properly refused. *Dearborn* v. *The Union National Bank of Brunswick, 61 Me., 369.*
12. A bank is bound to take only ordinary care of United States bonds pledged to it as collateral security for the payment of a note discounted by the bank. *Jenkins* v. *National Village Bank of Bordoinham, 58 Me., 275.*
13. A writing, executed by the cashier, acknowledging the receipts by the bank, "to be returned to him on the payment of his note in four months, dated May 9, 1866," is not a contract which increases the common-law liability of the bank, even if the cashier had the authority to do so. *Ib.*
14. Securities taken by sureties for their indemnity inure to the benefit of the creditor. *Thornton* v. *National Exchange Bank, 71 Mo., 221; 3 N. B. C., 513.*
15. Creditors holding collateral security are liable for negligence in realizing thereon. *National Bank of Jefferson* v. *Bruhn et al., 64 Tex., 571.*
16. In an action by a pledgee upon the debt secured by the pledge he is not required to account for nonnegotiable securities pledged to him by defendant, in the absence of any allegation or proof that he has lost or misappropriated them. *Marberry* v. *Farmers and Mechanics' National Bank, 26 S. W., 215.*
17. The cashier of a bank has no authority to assign collaterals belonging to himself, which were given to secure a loan to another person for the cashier's benefit. *Merchants' National Bank* v. *Demere, 19 S. E., 38.*
18. One who borrows money from a bank for the cashier thereof, on collaterals belonging to the cashier, is not entitled to credit for amount of such collaterals after they have been wrongfully withdrawn and converted by the cashier. *Ib.*
19. When shares of stock in a private corporation are pledged as collateral security for a debt, and default is made in the payment of the debt at maturity, the pledgee may file a bill in equity to foreclose the pledge by a

COLLATERAL SECURITIES—Continued.

sale under the order of the court, or he may exercise the implied power to sell without resorting to judicial proceedings; but if he elects to pursue the latter remedy, the sale must be at public auction, in the absence of a special agreement, and reasonable notice must be given to the pledgor; and if he sells privately, without notice, becoming himself the purchaser, the relation between him and the pledgor is not thereby dissolved. *Sharp* v. *National Bank of Birmingham, 87 Ala., 644.*

20. If the pledgor, when notified of the irregular or unauthorized sale, accepts its benefits, giving his note for the balance of his debt remaining unpaid, this is presumptively a ratification of the sale, and he can not afterwards impeach it; but if he acted in ignorance of the fact that the pledgee himself was the purchaser, and did not intend to make an absolute and unconditional ratification without regard to the facts attending the sale, he may disaffirm it within a reasonable time after discovering that the pledgee was the purchaser. *Ib.*
21. If a part owner of certificates of stock pledges them, with the consent of the other owner, as collateral security for his own debt, and they are converted by the pledgee, the pledgor is entitled to recover as if he were the sole owner, the pledgee being estopped from denying his absolute ownership. *Ib.*
22. Rev. St., sec. 5242, which declares all deposits, all transfers of deposits, and all payments of money made by a national bank after an act of insolvency, or in contemplation thereof, to be null and void, does not render illegal the retention of a balance standing to the credit of an insolvent national bank with a correspondent on the day of its failure which has been pledged for the purpose of securing loans made by the correspondent to the insolvent bank. *Bell* v. *Hanover National Bank, 57 Fed. Rep., 821.*
23. Where a deposit with a correspondent has, long prior to the commission of the act of insolvency by a national bank, been pledged as collateral to secure the payment of loans made to the insolvent by its correspondent, neither the subsequent insolvency of the bank nor the appointment of the receiver destroys the lien of the correspondent or its rights to dispose of the pledge to satisfy the debt secured. *Ib.*
24. Creditors of an insolvent national bank can not be required, in proving their claims, to allow credit for any collections made after the date of the declared insolvency from collateral securities held by them. *Chemical National Bank* v. *Armstrong, 59 Fed. Rep., 372.*
25. Rev. St. U. S., sec. 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with a view to the preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such loan until the debt is paid, though the debtor is insolvent and the creditor has reason at the time to believe that to be the fact. *Armstrong* v. *Chemical National Bank, 41 Fed. Rep., 234.*
26. The plaintiff, a judgment creditor of the defendant, had the steamboat *Kinta* seized. The defendant had pledged it to the Third National Bank of New York, but remained in possession for his own account, and never completed the pledge by an actual delivery to the pledgee. The act of pledge was drawn up in the common-law form, and was intended to operate as a chattel mortgage. It contains, as to the form of the act, the essentials of an act of pledge. *Citizens' Bank of Louisiana* v. *Janin (Third National Bank of New York, Intervener), 15 So., 471, 46 La. Ann.*
27. The Third National Bank, as pledgee, claimed the proceeds of the sale. The property, when it was seized, was in the possession of the subtenant. It is not proved that the plaintiff colluded with the defendant and thereby gained an improper advantage. Pledge is not made perfect by the consent of the parties. It requires absolute possession. The alleged pledgee never was in possession during the tenure of the defendant. *Ib.*
28. It (the Third National) could not obtain possession through the agency of the sublessee, who held possession for his lessor, the defendant. *Ib.*
29. A pledge can not be made perfect by the sublessee's delivery of possession without the consent of his lessor. *Ib.*
30. The obligation of the lessor to account for the property and whatever revenues were realized therefrom, binding between him and his creditor, the Third National Bank—the property not having been delivered—did not affect his other creditors, who could seize the property in his possession, or in that of his sublessee, who held possession for his lessor. *Ib.*

COLLATERAL SECURITIES—Continued.

31. In an action by a bank on a promissory note, it appeared that the defendant delivered as security the promissory note of S., to which was annexed as collateral security a certificate of corporate stock in the name of S.; that defendant, with the consent of S., agreed that the bank might sell the stock and take in place of the note of S. the note of the purchaser, secured by the same stock reissued in the name of the purchaser; and that the bank sold the stock and took in payment notes secured by the stock, payable to itself, with which notes defendant had no connection, and over which he had no control. *Held*, that as the bank had converted the stock to its own use, defendant's note must be credited with the value of the stock at the time of conversion. *Pauly* v. *Wilson*, *57 Fed. Rep.*, *548*.
32. Plaintiff had in his possession collateral security for a debt due from a third party, who also owed the defendant. *Held*, that an agreement by the parties in interest that any sum received on such collateral security, in addition to the indebtedness first secured thereby, should be applied on the debt due from defendant operated as an equitable assignment to defendant of such surplus, if any there should be. *Second National Bank* v. *Sproat*, *56 N. W.*, *254*.
33. A clearing-house committee, created by the agreement of several banks, which receives deposits from such banks of securities at a fixed ratio on their capital stock, and issues certificates therefor to be used in paying balances, becomes an owner, for value, of the securities. *Philler* v. *Patterson* (*Pa. Sup.*), *32 A.*, *26*.
34. The fact that a transfer of a bill of lading to a bank as security was, after its doors were closed for the day, for the purpose of deposit and check does not affect its right as against the vendor who stops the goods in transit, though, before its doors are again opened, it learns of the insolvency of the vendee. *First National Bank* v. *Schmidt* (*Colo. App.*), *40 P.*, *479*.
35. As against the right of a vendor to stop goods in transitu, a bank to which the vendee has transferred the bill of lading as security is a holder for value, even though the transfer was for a preexisting debt, and not for a loan made on the promise of such transfer. *Ib.*
36. Where the debt for which a note was pledged is paid pending an action on the note by the pledgee, the latter may continue the action, subject to all equitable defenses, holding the proceeds as trustee for the pledgor. *First National Bank* v. *Mann* (*Tenn.*), *27 S. W.*, *1015*.
37. The transferee of a note before maturity as collateral security for a loan made in good faith is a bona fide holder to the extent of the loan. *Pearce & Miller Engineering Company* v. *Brouer* (*City Ct. N. Y.*), *31 N. Y. S.*, *195*.
38. Where the holder of an indorsed note has exchanged collateral, held to secure such note, without the indorser's consent, the measure of the indorser's damages is the difference between the value of the collateral originally held and that for which it is exchanged, at the time of the exchange. *Nelson* v. *First National Bank of Killingly*, *69 Fed. Rep.*, *798*.
39. The fact that a creditor's claim is secured by mortgage or otherwise does not affect his right to prove for the full amount of the claim, nor does the fact that he has realized part thereof out of the collateral since the date of the receivership; but in the latter case he is entitled to dividends only until the balance of his debt is satisfied. *New York Security and Trust Co. et al.* v. *Lombard Inv. Co. of Kans. et al.*, *73 Fed. Rep.*, *537*.
40. The acceptance by a payee, as collateral of the note of a third party secured by mortgage payable after maturity of the original note, does not establish an extension of the time of payment of the original note to the date when the collateral note becomes payable, in the absence of evidence of an express agreement therefor. *Fisher* v. *Denver National Bank* (*Colo. Sup.*), *45 P.*, *440*.
41. One holding collaterals as security for a debt due at a certain time, and authorized by his contract to sell on maturity of the debt, need not demand payment before selling. *Franklin National Bank* v. *Newcombe* (*Sup.*), *37 N. Y. S.*, *271*.
42. One having collaterals as security for a note, which, by the terms of his contract he was at any time after maturity of the note at liberty to sell at private or public sale, with or without notice, can not be held liable by reason of selling them when the market was in poor condition, they having been sold two weeks after maturity of the note, at public sale, after notice. *Franklin National Bank* v. *Newcombe* (*Sup.*), *37 N. Y. S.*, *271*.
43. A person having notes in his possession as collateral security for a debt is bound, so far as the general owner of the notes is concerned, to use reasonable diligence to protect the security so held, and see that it is not outlawed. *Northwestern National Bank* v. *J. Thompson & Sons Manuf'g Co.* (*C. C. A.*), *71 F.*, *113*.

COLLATERAL SECURITIES—Continued.

44. Where a debtor assigns to different persons assets as collateral security for their claims, after such claims are satisfied, from whatever source, if any balance from such assets remain, they are bound to return such balance to the debtor or to his representative. *Whittaker* v. *Amwell National Bank (N. J. Ch.), 29 A., 203.*

45. The maker of a note held by plaintiff gave to one J., who was accommodation indorser thereof, a second note, indorsed by defendant, to secure J. against loss by reason of his indorsement, and J. transferred the collateral note to plaintiff. *Held*, that plaintiff could sue on the collateral note, though J. had paid nothing on account of his liability as indorser, a creditor being entitled to all collaterals given by the principal debtor to his sureties. *Merchants and Manufacturers' National Bank* v. *Cummings (Sup.), 29 N. Y. S., 782.*

46. A judgment creditor realized the amount of his demand from collateral security. The debtor notified him that the amount due was disputed, and required him not to apply the collateral to its payment until the amount was determined. The plaintiff, notwithstanding, applied the funds and satisfied the judgment of record. *Held*, that the defendant was entitled to have the entry of satisfaction struck off and be admitted to defend. *Guthrie* v. *Reid, 107 Penn. St., 251; 3 N. B. C., 751.*

47. A court has no power to order or authorize the receiver of a national bank to sell at private sale securities held by the bank as pledgee. *In re Earle, 92 Fed. Rep., 22.*

48. One who sells notes secured by a second mortgage, falsely representing such mortgage to be a first lien, can not invoke the record of a prior mortgage held by himself as notice to the purchaser, but as between them the purchaser is entitled to priority of lien. *Zeis* v. *Potter et al.; Potter et al* v. *Zeis, 105 Fed. Rep., 671.*

49. The reasonable rule would seem to be that purchasers of overdue or non-negotiable paper should take subject to the equities of all who appear or are known to have had an interest in it. *Ib.*

50. A borrower from a bank pledged as collateral, among other securities, a certificate of purchase of real estate at judicial sale, the consideration stated therein being $6,740. The certificate was in an envelope, which was indorsed with the figures "$4,750." On inquiry as to the discrepancy, the pledgor stated that a third person owned an interest of $2,000 in the certificate, and that he could only pledge the same for the amount of his own interest, which was $4,750. Whether the name of the third person interested in the certificate was asked for or given did not clearly appear. In fact, as between the pledgor and such third person, the latter was entitled to priority of interest in the certificate. A statute of the State (Hurd's Rev. St. Ill., c. 77, § 29) made such certificates assignable by indorsement, and declared the assignee "entitled to the same benefits therefrom in every respect that the person therein named would have been if the same had not been assigned." *Held*, that the bank was put upon inquiry, and took the certificate subject to the rights which might have been asserted as against the pledgor. *Ib.*

51. Where a borrower from a bank presented collaterals to the assistant cashier, who was authorized to represent the bank in the transaction, and was directed by the latter, in accordance with custom, to take such collaterals to the note teller, who had charge of the collaterals to be checked up, notice to the teller in regard to the rights of a third person in one of the securities pledged was notice to the bank. *Ib.*

COLLECTIONS. *See* Checks; Certified checks.

1. Where the holder of a bill of exchange, payable at a distant place, deposits it with a local bank for collection, he thereby assents to the course of business of banks to collect through correspondents, and the correspondent of the local bank to which the bill is forwarded becomes his agent and is responsible to him directly for negligence in failing to present the bill for payment within the proper time. *Guelich* v. *The National State Bank of Burlington, 56 Iowa, 434.*

2. The payee of a check deposited it for collection with bank A on the same day it was made. The bank presented it for payment the next day shortly before 11 o'clock, and the drawee's check on bank B, only a few blocks distant, was taken in payment. The drawee became a bankrupt at 1 o'clock. Several checks given after this, one by the drawee on bank B, were paid before 1 o'clock. Before 3 o'clock bank A presented the check in question for payment, which was refused; whereupon it immediately

went to the drawee, and, after recovering the original check, protested it. *Held*, that the drawer of the check was not liable thereon. *Anderson* v. *Gill*, *29 A., 527.*

3. Where the payee of a check makes a demand on the drawee and receives something other than cash in payment, he can not, by making a second demand, though within the time allowed for presenting a check, undo the first, and render the drawer liable on the bankruptcy of the drawee. *Ib.*
4. Two bills of exchange, belonging to the plaintiff at Chicago, were indorsed for collection to a bank at Atchison, Kans., and by said Atchison bank to a bank at Kansas City, Mo., and by the latter to defendant, a bank at Hutchinson, Kans. *Held*, that they remain the property of plaintiff, all the indorsements being restrictive. *First National Bank of Chicago* v. *Reno County Bank*, *1 McCrary, 491.*
5. An indorsement on a bill of exchange directing the drawee to pay to another "on account of" the indorser, or "for collection," is a restrictive indorsement, the effect of which is to restrict the further negotiability of the bill and to give notice that the indorser does not thereby give title to the bill or to its proceeds when collected. *Ib.*
6. Although there may be no privity between the owner of the bill and the last indorsee, yet if the latter collects the bill he is bound to pay the proceeds to the owner, and the latter may recover in assumpsit on the ground that the defendant has property in his possession which belongs to the plaintiff and refuses to pay the same over. *Ib.*
7. A bank receiving an indorsed note before maturity for collection is required to take the proper steps to fix the liability of the indorser. *West* v. *St. Paul National Bank*, *56 N. W., 54; 54 Minn., 466.*
8. In an action by the owner of the note for neglect of that duty, resulting in the discharge of the indorser, the question of the solvency of the maker is material as affecting the measure of damages. *Ib.*
9. Insolvency may be shown prima facie by proof of general reputation. Proof of insolvency within a reasonable time after the maturity of the note held admissible. *Ib.*
10. A bank receiving for collection, from a correspondent, checks drawn upon it by a customer, with instructions to protest in case of nonpayment, is required, in case payment is refused for want of funds, to give notice to the bank from which they were received not later than the next day after dishonor; and when they are held for two days in order to enable the drawer to provide funds for payment thereof a jury will be warranted in finding that the bank intended to accept them and become liable thereon. *Wood River Bank* v. *First National Bank of Omaha*, *55 N. W., 239.*
11. The indorsement of a draft to a bank "for collection," accompanied by a credit of the amount to the indorser's account, does not transfer title to the bank, and correspondent of the bank who collects draft for it is responsible therefor to indorser. *Tyson* v. *Western National Bank of Baltimore*, *26 Atl. Rep., 520.*
12. The Winters National Bank sent to the Fidelity Bank a note of $2,000 for collection and indorsed "Pay Fidelity National Bank, Cincinnati, Ohio, or order, for collection for account of the Winters National Bank, Dayton, Ohio. J. C. Reber, cashier." The Fidelity Bank forwarded it to the Drovers and Mechanics' Bank, which received payment thereof at maturity. Before the Fidelity Bank received notice and remittance of the $2,000 it became insolvent and went into the hands of a receiver, who took the $2,000 and credited the Winters Bank therewith. *Held*, that the Fidelity Bank did not own the note, and the Winters Bank was entitled to the full $2,000 as against the Fidelity Bank's receiver. *In re Armstrong*, *33 Fed. Rep., 405.*
13. Plaintiff sent to F bank a draft indorsed "For collection," accompanied with instructions to "collect and credit proceeds." F bank sent the draft to the defendant and the latter collected it, received the proceeds, and credited them to the F bank, in accordance with the usual course of business between the F bank and the defendant, and notified the F bank of the credit. The F bank suspended business before crediting plaintiff with the proceeds, but after they had been collected and after it had received notice of the credit. After the suspension of the F bank the receiver appointed over its affairs credited plaintiff with the proceeds of the draft on the books of the bank. *Held*, that the indorsement "For collection" was notice to the defendant of the qualified title to the F bank, and defendant could not acquire any better title to the draft or the proceeds than that of the F bank, and could not, as against the plaintiff,

COLLECTIONS. *See* Checks; Certified checks—Continued.

apply the proceeds to an account owing the defendant from the F bank, and that the defendant could only defeat an action brought to recover the proceeds in its hands by showing that the draft or its proceeds belonged to the F bank. *First National Bank of Circleville* v. *Bank of Monroe, 33 Fed. Rep., 408.*

14. *Held,* further, that the relation of principal and agent continue between the plaintiff and the F bank so long as the latter did not assume the relation of primary debtor to the plaintiff for the proceeds of the draft; that the plaintiff not having been credited with the proceeds by the F bank the relation between them remained that of principal and agent, and not debtor and creditor, and that the F bank, not having credited the plaintiff with the proceeds while it was a going concern, could not, by doing so subsequently, change the existing relation. *Ib.*
15. *Held,* in an action brought by the plaintiff against the defendant to recover the proceeds of the draft the defendant, not having remitted the proceeds to the F bank, was liable to the plaintiff for the amount. *Ib.*
16. Plaintiffs sent to a certain bank a bill of exchange indorsed to said bank for collection. At the time the bank received the bill of exchange it was insolvent to the knowledge of the managing officer, and on that day, or following morning, it failed. Prior to the failure it indorsed the bill of exchange to defendant bank, which collected it and kept the proceeds, crediting the insolvent bank, which was indebted to it, with the amount thereof. *Held,* that the first bank acquired no title because of its fraud in not disclosing its insolvency, and defendant had no better title, as plaintiffs' indorsement showed that the bank was merely plaintiffs' agent to collect the proceeds. *Peck et al.* v. *First National Bank, 43 Fed. Rep., 356.*
17. Plaintiff sent to defendant's bank paper indorsed "For collection and immediate return" to plaintiff, and the paper was collected and the proceeds mingled with other moneys of the bank, instead of forwarded to plaintiff. The bill contained an uncontroverted allegation that defendant's bank, at all times subsequent to the collection and at the time of defendant's appointment as receiver, had on hand cash to a greater amount than that due plaintiff. The bill asked to have the balance due plaintiff paid in full, on the ground that the bank by receiving the paper for collection and immediate return became a trustee, and that either its entire property or the money in its vaults became impressed with the trust. *Held,* that if the mingling of the funds was a breach of trust it was a conversion, and plaintiff became a simple contract creditor, with no preference at law. *Philadelphia National Bank* v. *Dowd, 38 Fed. Rep., 172.*
18. It was immaterial whether or not the bank stood in a fiduciary capacity to plaintiff, as the facts stated in the bill showed that the money collected could not be traced into any specific investment or fund, but had been indistinguishably mingled with the general assets. *Ib.*
19. By agreement and custom the Fidelity Bank received drafts from its correspondent bank at E, and credited them to it as cash, with the understanding that any draft which was unpaid should be charged back to the correspondent. The latter forwarded drafts, which were credited to it but were not collected before the Fidelity Bank failed. The drafts were paid after the appointment of a receiver and the moneys actually came into his hands. The drafts were indorsed payable to the Fidelity Bank "for collection" for the bank at E. *Held,* that as the drafts were, when received, credited as cash to the bank at E, which had the right at once to draw against them, the indorsement for collection did not affect the result, and the bank had only the rights of a general creditor. *First National Bank of Elkhart* v. *Armstrong, 39 Fed. Rep., 231.*
20. A draft sent to a bank specially indorsed for collection was paid by the drawee by check, which the bank collected through the clearing house. A memorandum was placed with the bank's cash, to indicate that the proceeds of the draft was the property of the sender. The bank was closed the next morning, and the receiver credited such proceeds to the sender of the draft on the books of the bank. *Held,* that the fund was not so mingled that it could not be traced and identified, and that the sender could recover the same. *First National Bank of Montgomery* v. *Armstrong, 36 Fed. Rep., 59.*
21. Checks and drafts sent from one bank to another were indorsed "for collection," and credited "subject to payment," according to the dealings between the banks. Part of them were paid to the receiver of the latter bank after its failure, and the balance were credited to it by the payors. *Held,* that the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. *First National Bank of Wellston* v. *Armstrong, 42 Fed. Rep., 193.*

COLLECTIONS. *See* Checks; Certified checks—Continued.

22. The claimant bank sent to the F bank a sight draft, drawn on a third party, indorsed "pay" F bank, or order, "for collection for" claimant bank. It was the practice for the F bank in its dealings with claimant to credit the latter on the day of receipt for all drafts, checks, etc., sent for collection that were payable at sight or on demand, and the balance thus created was subject to be drawn on; but if the paper was not paid it was charged back to claimant. On receipt of the draft the F bank notified claimant that it had been credited, "subject to payment;" but the credit was not drawn against nor were advances made on the faith of it. Claimant merely kept a memorandum of its transmission for collection. The F bank sent the draft to its reserve agent, indorsed, for collection, and the amount of it was counted as a part of the F bank's reserve fund, though this fact was not known to claimant. *Held*, that the indorsement, being restrictive, the F bank acquired no title to it, and that upon the insolvency of the F bank, before notification of the collection of the draft, the claimant was entitled to the proceeds of it in the hands of the collecting agent. *Fifth National Bank* v. *Armstrong, Farmers' National Bank et al., Interpleaders, 40 Fed. Rep., 46.*
23. A bank which had received a draft for collection sent to its correspondent bank at the residence of the drawee, and the draft was paid to such correspondent. There were no mutual accounts between the two banks, but it was the custom of the correspondent to remit the proceeds of collections at stated periods. *Held*, that until this remittance was made, or the principal bank had given the original owner of the draft credit for the avails, the original owner of the draft, as the owner of the proceeds thereof, was entitled to recover them from the correspondent bank. *National Exchange Bank of Dallas* v. *Beal, 50 Fed. Rep., 355.*
24. Though the correspondent was the agent of the first bank, and payment to it was to that extent a payment to the principal, yet until the proceeds were actually remitted to such principal and mingled with its general funds, or were so credited, the owner of the draft had the option to decline to consider it his debtor and to claim the proceeds in the hands of the agent. *Ib.*
25. Where the principal fails, and a receiver is appointed, he takes the proceeds of the draft, when remitted to him, subject to the same right of reclamation by the owner that the latter had as against the agent. *Ib.*
26. Where, in such a case, there are mutual accounts between the two banks, the right of the agent to set off the amount of the collection against the principal's indebtedness to it can not be adjudicated in a suit in equity between the owner of the draft and the principal without making such agent a party. *Ib.*
27. Checks deposited in a bank by its customers for collection do not at once become the property of the bank; the bank continues to be the agent of the customer until the collection of the check, which remains, in the meantime, the property of the depositor. *Balbach et al.* v. *Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
28. The rule is different where such checks are deposited to make good an overdrawn account of the customer or when the amount deposited by check is immediately drawn against. In that case the bank may hold the deposit until the overdraft is made good from other sources. *Ib.*
29. The indorsement by the customer of a check, deposited for collection, is only intended to put the paper in such shape that the bank may collect it, and not to thereby pass the title to the bank. *Ib.*
30. The practice which has grown up among banks to credit deposits of checks at once to the account of the depositor, and to allow him to draw against them before the collection, is a mere gratuitous privilege, which does not grow into a binding legal usage. *Ib.*
31. A, who for several years had kept an account with the Marine National Bank of New York, on May 5, 1884, deposited a sight draft, dated that day, and drawn by him on a corporation of Boston, Mass., which was indebted to him in the amount of the draft. The bank was insolvent at the time, but the draft was forwarded to its collection agent at Boston, and paid May 7, after the bank had failed and closed its doors. On several previous occasions A had deposited similar drafts, and been credited therewith as cash, and they were treated by him as cash deposits. On the occasion in question the bank credited plaintiff with the draft as a cash item. *Held*, that the draft was not the property of A when paid by the drawee, and that he was not entitled to recover the amount thereof from the receiver. *St. Louis & S. F. Ry. Co.* v. *Johnston, Receiver, etc., 27 Fed. Rep., 243.*

COLLECTIONS—*See* Checks; Certified checks—Continued.

32. When a sight bill is credited by a bank to a customer as a cash item, with the latter's assent, the transaction is equivalent to a discount of the bill by the bank. *Ib.*
33. Where a check of a depositor is accepted by a correspondent bank in payment of a draft for collection, which charges the same to the drawee and credits the drawer without separating the amount from its general fund, it holds the money as agent for the drawer, who, after insolvency, becomes a mere general creditor, notwithstanding the State constitution provides that "depositors who have not stipulated for interest shall for such deposits be entitled in case of insolvency to preference of payment over all other creditors." *Anheuser-Bush Brewing Association* v. *Clayton, 56 Fed. Rep., 759.*
34. A bank in Ohio contracted with a bank in Pennsylvania to collect for it at par, at all points of Pennsylvania, and remit the 1st, 11th, and 21st of each month. In executing this agreement the Pennsylvania bank stamped upon the paper forwarded for collection, with a stamp prepared for it by the Ohio bank, an indorsement "Pay to" the Ohio bank, "or order, for collection for" the Pennsylvania bank. The Ohio bank failed, having in its hands or in the hands of other banks to which it had been sent for collection proceeds of paper sent it by the Pennsylvania bank for collection. A receiver being appointed, the Pennsylvania bank brought this action to recover such proceeds. *Held*, first, that the relation between the banks as to uncollected paper was that of principal and agent, and that the mere fact that the subagent of the Ohio bank had collected the money due on such paper was not a commingling of those collections with the general funds of the Ohio bank, and did not operate to relieve them from the trust obligation created by the agency, or create any difficulty in specially tracing them. *Commercial Bank of Pennsylvania* v. *Armstrong, 148 U. S., 50.*
35. Second, that if the Ohio bank was indebted to its subagent, and the collections when made were entered in their books as a credit to such indebtedness, they were thereby reduced to possession and passed into the general funds of the Ohio bank. *Ib.*
36. Third, that by the terms of the agreement the relation of debtor and creditor was created when the collections were fully made, the funds being on general deposit with the Ohio bank, with the right in that bank to their use until the time of remittance should arrive. *Ib.*
37. A bank received two drafts indorsed to it for collection, on account of the drawers, against two of its depositors. After acceptance by the latter the bank charged to each depositor's account the amount of the draft accepted by him. Before remitting to the drawers the bank assigned, having on hand cash sufficient to pay such drafts. *Held*, that the drawers were not entitled to a preference as to the funds on hand at the time the bank failed, where the assignee holds nothing which he or such drawers can identify with the drafts or trace as a payment of them. *Freiberg* v. *Stoddard, 28 Atl. Rep., 1111.*
38. A national bank collected a note for plaintiff by accepting a draft for the amount on another party, which it forwarded to its correspondent for collection, and at the same time sent plaintiff a draft on the same correspondent as a remittance of the proceeds of his note. The correspondent received the money on the draft, sent it for collection, but before plaintiff's draft was paid by the correspondent the bank failed. *Held*, that the bank was only agent for plaintiff, and that the money derived from his note was a trust fund, which did not become a part of the bank's assets. *Foster* v. *Rincker, 35 P., 470.*
39. B forwarded to bank a draft for collection. On July 22, 1893, bank made collection, and the same day forwarded its draft on New York. On July 26 bank failed, and a receiver was appointed. Draft was presented after the failure and payment refused. B brought suit to secure a preference in payment. *Held*, that when a draft is forwarded to a bank for collection, in the absence of instructions to the contrary, it is with the understanding that upon collection the title to the proceeds shall vest in the collecting bank, and that said bank shall remit to its correspondent the equivalent of such proceeds by the system of exchanges established by the universal custom among banks, and when this has been done no preference can arise. *Bowman et al.* v. *Clark et al., 38 P., 211.*
40. Where one deposits a draft with a national bank and the bank sends it to an agent for collection, who collects it, and the bank fails before receiving the avails, having been insolvent at the time of the deposit, the depositor may rescind the transaction for fraud and recover the avails from the agent. *Craigie* v. *Smith, 11 Abb. N. C., 109; 2 N. B. C., 529.*

COLLECTIONS—*See* Checks; Certified checks—Continued.

41. Plaintiff sent a draft to a bank for collection. The bank collected it and then passed into the hands of a receiver without remitting. The bank had previously made similar collections for plaintiff, the proceeds of which were always remitted to him promptly and never credited to him as a deposit. *Held*, that plaintiff was entitled to be paid the entire proceeds of the draft out of the bank assets in the receiver's hands, since the bank was his trustee and not his debtor. *Hunt* v. *Townsend, 26 S. W., 310.*
42. Under an agreement between plaintiff bank and the H. bank that the latter should collect notes and checks forwarded it by plaintiff for a commission and remit daily, the relation of principal and agent as to any paper ceased on collection, and the relation of creditor and debtor as to cash immediately arose. *First National Bank of Richmond* v. *Davis, 19 S. E., 280.*
43. On failure of the H. bank, it being shown that its cashier had no knowledge of its insolvency till the failure, it is not chargeable as for a conversion of funds of plaintiff which it has mingled with its own funds, since, in the absence of such knowledge on the cashier's part, the contract, with its necessary implication as to the disposition to be made of plaintiff's money on collection, remained in force till the failure. *Ib.*
44. Where plaintiff and defendant banks for several years had acted as agents for each other in the collection of checks, notes, and drafts, and where plaintiff sent defendant a note "for collection and credit" which on maturity was paid by a check and credit was immediately given on the books, but defendant failed and the check passed into the hands of a receiver. *Held*, that in view of the course of dealing the two banks stood in the relation of debtor and creditor with respect to the amount of the check, and it became part of the assets of the bank. *Franklin County National Bank* v. *Beal, 49 Fed. Rep., 606.*
45. Whether the title to a check deposited with a bank passes to the bank before collection, so as to immediately create the relation of debtor and creditor between it and the depositor is a question of fact, depending upon the circumstances and course of dealing in each particular case. *City of Somerville* v. *Beal, 49 Fed. Rep., 790.*
46. Where a bank, in accordance with its custom, credited checks deposited by a customer at the close of each day's business, retaining the right to subsequently charge off the same if returned unpaid from the clearing house, and the bank became insolvent on a succeeding day, title in the checks passed to the bank, so as to create the relation of debtor and creditor. *Ib.*
47. Where a national bank collected all papers sent to it by complainant under an arrangement which constituted the bank the agent of complainant, the latter can recover, on the ground of a trust, from a receiver of the bank such portion only of the proceeds of its paper sent to the bank as it shows has passed into the receiver's hands, either in its original or some substituted form. *Commercial National Bank* v. *Armstrong, 39 Fed. Rep., 684.*
48. Where checks and drafts sent from one bank to another indorsed "For collection" and credited "subject to payment," according to the dealings between the banks, and part of them were paid to the receiver of the latter bank after its failure and the balance were credited to it by the payors, the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. *First National Bank* v. *Armstrong, 42 Fed. Rep., 193.*
49. Negotiable paper with restrictive indorsement credited by agent on date of receipt "subject to payment," although account is subject to be drawn upon, title is not transferred, and upon the insolvency of the agent before receiving notice of the collection of the item, the owner is entitled to the proceeds in the hands of the collecting agent. *Fifth National Bank* v. *Armstrong, 40 Fed. Rep., 46.*
50. The drawers of a draft deposited with a bank for collection, and by it forwarded to a correspondent bank, are entitled to the amount as against the receiver of the forwarding bank, which was insolvent, and known to be so by its officers when it received the draft, and suspended payment before the proceeds were withdrawn from the collecting bank. *Importers and Traders' National Bank* v. *Peters et al., 123 N. Y., 272.*
51. When a bank which has received a draft for collection sends it to another bank for that purpose, and on being advised that the latter bank has collected the draft credits the depositor and then becomes insolvent without having received the money from the collecting bank, the depositor remains the owner of the draft, and is entitled to its proceeds from the collecting bank against the receiver and the creditors of the insolvent bank. *Armstrong* v. *National Bank of Boyertown, 11 S. W., 411; Manufacturers' National Bank* v. *Continental Bank et al., 20 N. W., 193.*

COLLECTIONS. *See* Checks; Certified checks—Continued.

52. A bank which collects a draft sent to it by another bank for that purpose, with directions to remit the proceeds to a third bank for the owner's account, does not thereby become a trustee, so that the fund can be followed into the hands of a receiver, although it had become mixed with the other cash of the bank before his appointment; especially when it appears that the business was carried on, and money paid out, for several days after the collection was probably made. *Merchants and Farmers' Bank* v. *Austin et al., 48 Fed. Rep., 25.*

53. Where a bank sends paper to another bank for collection and credit on general account, the custom being to enter credit only when paper is collected, the relation being that of principal and agent until collection and receipt of money by the second bank, and if latter sends to another bank, which collects, but does not remit until latter bank has failed, the former can recover the proceeds from the receiver thereof. *Beal* v. *National Exchange Bank of Dallas, 55 Fed. Rep., 894.*

54. A bank which, upon a draft being deposited with it for collection, refuses to accept it as a deposit, but advances a small amount to the payee on her check, and charges her therewith on its books as an overdraft, and sends it for collection to its correspondent, and, upon receiving notice of its collection, credits the payee's account therewith, is the payee's agent; and the proceeds constitute a trust fund, which the payee is entitled to recover from the receiver. *Henderson* v. *O'Connor (Cal.), 39 P., 786.*

55. Where a bank received a draft as agent for plaintiff, of which fact the indorsement was a notice to other banks, it did not thereby become indebted to plaintiff for the amount thereof till after collection and possession of the proceeds, either actually or by settlement with the parties; and defendant bank, to which the draft had been sent by the first bank for collection, could not escape liability to plaintiff by making payment to the first bank, or giving the credit to it on the account between the banks after the first bank had stopped payment. *Old National Bank* v. *German American National Bank, 15 S. Ct., 221.*

56. A bank which has received a check for collection is not made liable to the drawee for its amount by the fact that, upon protest of the check for nonpayment, it has accepted from the maker thereof a check upon another bank, payable to the order of its cashier, the drawee of the first check being absent from the city, which latter check is also protested for nonpayment. *Citizens' Bank* v. *Houston (Ky.), 32 S. W., 397.*

57. Where a draft upon a nonresident drawee is deposited for collection with a local bank, and by it transmitted to another bank for collection, according to custom, the local bank is not responsible for loss occasioned by the default of the latter bank, since such latter bank is the agent of the depositor. *58 Ill. App., 61, affirmed; Waterloo Milling Co.* v. *Kuenster (Ill. Sup.), 41 N. E., 906.*

58. Where a bank, on collecting drafts for another bank, transmits bank drafts to such bank, which credits the depositor with the amount of such drafts, and then collects only part of the drafts on account of the failure of the other bank, it has a right of action against the depositor for the deficit. *Ib.*

59. Where a check properly indorsed was sent by due course of mail for collection to the bank on which it was drawn, the drawer having sufficient funds on deposit to pay the check, and was returned unpaid through the negligent mistake of an employee of the bank, it constituted a refusal to pay. *Atlanta National Bank* v. *Davis, Ga., 23 S. E., 190.*

60. A bank which, as collecting agent of another bank, collects at the subtreasury a pension draft on which the payee's name has been forged after her death, indorsing the draft as collecting agent, and remits the proceeds, without knowledge of the forgery, is not liable to the United States for the amount so collected. *Onondaga Co. Sav. Bank* v. *United States (C. C. A.), 64 F., 703, distinguished; United States* v. *American Exchange National Bank (D. C.), 70 F., 232.*

61. Where a mortgage is sent to a bank for collection, with direction to remit, the relation of creditor and debtor is not established between the sender and the bank, where the latter fails to remit, and therefore, on the insolvency of the bank, a trust will be imposed on its assets in favor of the sender as against general creditors of the bank. *Wallace* v. *Stone (Mich.), 65 N. W., 113.*

62. Where the owner of a check, which had been collected without her authority by a bank, accepted, with knowledge of the facts, part of the proceeds of the collection, and a note for the balance of her claim arising out of the transaction, she thereby ratified the collection, and the bank was, hence, not liable to her. *Hughes* v. *Neal Loan & Banking Co. (Ga.), 23 S. E., 823.*

COLLECTIONS. *See* Checks; Certified checks—Continued.

63. A bank holding a note for collection from one not a depositor, and which receives payment thereof by charging to the account of a depositor having sufficient to his credit to meet it, does not become thereby a debtor of the owner of the note, but holds the amount of the collection in trust for him; such trust being impressed on all the funds of the bank, which may be followed though they pass into the hands of a receiver. *People* v. *Merchants' Bank (Sup.)*, *36 N. Y. S., 989; In re Friend. Ib.*

64. Where a note was placed in a bank for collection, with instructions to collect when due and apply the proceeds to the depositor's paper, and a person voluntarily selected by the bank to present the note at the place named for payment and receive payment thereon collected the note, the bank was liable for the proceeds to the owner. *First National Bank* v. *Craig (Kan. App.)*, *42 P., 830.*

65. Where a bank in the State receives for collection a draft payable at another bank within the State, but transmits the draft to a foreign bank in the course of collection, which in turn transmits it to the bank at which it is payable, the last-named bank is responsible for its negligence in collection only to the foreign bank. *First National Bank* v. *Mansfield Savings Bank, 10 Ohio Cir. Ct. R., 233.*

66. Where a bank receives a draft for collection, and transmits it in the course of business to another bank, the cashier of the latter bank has no implied authority to agree to defend in behalf of his bank an action against the first bank by the drawer of the draft for negligence in collection. *Ib.*

67. In an action by the drawer to recover the proceeds of a draft collected by a bank the fact that the bank has credited such proceeds to the account of another bank from which the draft was received is no defense where the indorsement thereon showed that the sending bank held it for collection only, the money being subject to the order of the real owner, unless actually paid over to the sending bank before notice of the revocation of its agency. *Boykin* v. *Bank of Fayetteville (N. C.)*, *24 S. E., 357.*

68. That a check deposited with a bank for collection was unrestrictedly indorsed to the bank, and credit therefor given the depositor, does not pass the title to the bank where, on nonpayment of the check, its amount was to be charged up to the depositor so as to prevent its recovery by the depositor from a receiver appointed for the bank. *Armour Packing Co.* v. *Davis (N. C.)*, *24 S. E., 365.*

69. The owners of a draft on a bank indorsed it to the K. bank for collection, and it was sent by the latter bank to the clearing house, in due course, with other checks and drafts. The K. bank was closed before the balance against it on the clearing-house settlement was adjusted, and thereupon the clearing house called upon the drawee, also one of its members, to pay to it the amount of the draft. *Held*, that the payment being to a stranger to the draft, who had no interest in the proceeds nor authority to act as agent for the owners, it was no defense to an action by the owners against the drawee for the amount of the draft. *Crane* v. *Fourth St. National Bank (Pa. Sup.)*, *34 A., 296.*

70. A bank which has a draft for collection will not be excused for negligence in sending it direct to the drawee, instead of through a third person, if it would have been collected had it been sent at the time it was sent to a third person, though, had the bank delayed sending it as long as it might have without negligence, it would not have reached its destination in time to be collected. *First National Bank* v. *City National Bank (Tex. Civ. App.)*, *34 S. W., 458.*

71. A bank having a draft of $2,000 for collection will not be held liable for negligence in sending it direct to the drawee bank, instead of through a third person, where, at 1 o'clock on the day on which it reached its destination, the drawee bank required $1,000 to insure its ability to meet local checks which might be presented that day after the hour, and was furnished that amount by another bank for that purpose, to prevent a general run on local banks. *Ib.*

72. A bank which receives checks to be transmitted to another place for collection without compensation fully discharges its duty by sending them in due season to a solvent and competent correspondent, with proper instructions for their collection, and is not liable for any loss occasioned by the negligence of such correspondent. *Anderson* v. *Alton National Bank, 59 Ill. App., 587.*

73. When a bank indorses commercial paper "for collection" and forwards the same to another bank for collection and remittance, the collecting bank, though it acts only as agent for the remitting bank, and has no mutual account with it, is not required to keep the moneys collected separate from

COLLECTIONS—*See* Checks; Certified checks—Continued.

all other moneys in its possession, and to remit the identical money, nor is the payer of such paper required to see that the identical money is remitted. *First National Bank of Richmond* v. *Wilmington and W. R. Co., 77 Fed. Rep., 401.*

74. Transfer of a note to a bank for collection gives it such ownership thereof that it can sue the maker thereon. *First National Bank* v. *Hughes (Cal.), 46 P., 272.*

75. That the correspondent has credited the account of the remitting bank with the proceeds of the collection does not preclude the owner from recovering such proceeds of the correspondent upon the insolvency of the remitting bank. *Branch* v. *United States National Bank (Neb.), 70 N. W., 34.*

76. The owner of negotiable paper placed it with a Boston bank to be transmitted to its New York correspondent for collection for the account of the owner, and the Boston bank so instructed the New York bank. *Held*, that the New York bank became the agent of the owner of the paper and was liable to him for negligence in making the collection. *Kelley* v. *Phœnix National Bank (Sup.), 45 N. Y. S., 533.*

77. Defendant bank received for collection a draft drawn on plaintiff, payable at another bank where he had funds and had left instructions to meet it. Defendant negligently failed to present the draft until the failure of the bank at which it was payable, so that plaintiff became discharged from liability thereon. *Held*, that plaintiff could not recover back the amount of the draft paid by him to defendant with knowledge of the facts, although he made the payment under protest and to save his credit. *Harvey* v. *Girard National Bank (Pa.), 13 A., 202.*

78. Collecting commercial paper is part of the regular business of banking, and a national bank will be liable for negligence in collecting a draft the same as any other bank or agent. *Mound City Paint and Color Co.* v. *Commercial National Bank, 9 P., 709; 4 Utah, 353.*

79. Where the owner of a note sends it to a bank for collection only, and the maker's check is drawn on that bank for the amount thereof, and is delivered to it, and the note is thereupon canceled and surrendered, and the check is charged to the account of the maker, which was good for the amount, there is a collection of the amount from the general fund of the bank and a special appropriation of that amount to the payment of the note, and as between the owner of the note and the receiver of the bank the title to the money dedicated to the payment of the note remains in the owner. *Arnot* v. *Bingham, 9 N. Y. S., 68; 55 Hun, 553.*

CONSTITUTIONALITY:

1. Congress has the constitutional power to incorporate banks. *McCulloch* v. *Maryland, 4 Wheat., 316; Osborne* v. *Bank of the United States, 9 Wheat., 738.*

2. Congress has power to clothe national banking associations, as to their contracts and dealings with the world, with any special immunities and privileges exempting them, in their trade and intercourse with others, from the laws and remedies applicable in like cases to other citizens. *The Chesapeake Bank* v. *The First National Bank of Baltimore, 40 Md., 269.*

3. Thus, the provision of the banking law that no attachment, injunction, or execution shall issue against a national banking association before final judgment in any suit, action, or proceeding in a State court is constitutional. *Ib.*

4. Congress having, in the exercise of undisputed constitutional powers, undertaken to provide a currency for the whole country, may secure the benefit of it to the people by appropriate legislation. *Veazie Bank* v. *Fenno, 8 Wall., 533.*

5. Congress has the power to divest the United States courts of their jurisdiction of suits by or against national banking associations. *National Bank of Jefferson* v. *Fare et al., 25 Fed. Rep., 209.*

6. National banking associations, being instruments designed to aid the Government in the administration of a branch of the public service, can not be controlled by the States, except in so far as Congress may see proper to permit. *Farmers and Mechanics' Bank* v. *Dearing, 91 U. S., 29.*

7. A State law prohibiting the establishment of banking companies in the State without the authority of the legislature was not intended to apply to banking corporations created by authority of Congress, since such corporations may be legally established in the State without the consent of the legislature. *Stetson* v. *City of Bangor, 56 Me., 274.*

8. National banking corporations, organized under the acts of Congress providing for their creation, are agencies or instruments of the General

CONSTITUTIONALITY—Continued.

Government, designed to aid in the administration of an important branch of the public service, and are an appropriate constitutional means to that end. *Pollard* v. *The State ex rel. Zuber, 65 Ala., 628.*

9. The national banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Logan County National Bank* v. *Townsend, 139 U. S., 67.*

CONSTRUCTION OF LAW:

1. The Federal courts, when called upon to construe the general commercial law of Indiana in respect to a question which is a new one in the Federal courts, should give weight to the Indiana decisions, although they are not absolutely bound thereby. *The Farmers' National Bank of Valparaiso, Ind.,* v. *Sutton Manufacturing Company, 52 Fed. Rep., 191.*
2. The intention of the legislature, clearly expressed in a constitutional enactment, should not be defeated by too rigid adherence to the letter of the statute, or by technical rules of construction. Any construction should be disregarded which leads to absurd consequences. *Oates* v. *First National Bank of Montgomery, 100 U. S., 239; 2 N. B. C., 35.*
3. The Federal courts are not bound by decisions of State courts upon questions of general commercial law. *Ib.*
4. In a statute which contains invalid or unconstitutional provisions, that which is unaffected by those provisions, or which can stand without them, must remain. If the valid and invalid are capable of separation, only the latter are to be disregarded. *Supervisors of Albany* v. *Stanley, 17 Fed. Rep., 82.*
5. Where the State and Federal courts have concurrent jurisdiction, a State statute of limitation may be pleaded as effectively in a Federal court as it could be in a State court; and in such cases the Federal courts will follow the decisions of the local State tribunals and will administer the same justice which the State courts would administer, between the same parties. *Price, Receiver of Venango National Bank,* v. *Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
6. Repeals by implication are not favored by the courts, and in the absence of express words of repeal it is the duty of the court to give effect to a prior statute, if it can be done, unless the repugnancy between the two is so absolute and palpable as to be recognized at once. *United States* v. *Cooke Co. National Bank, 25 Int. Rev. Record, 266; 2 N. B. C., 128.*
7. It is the peculiar province of the supreme court of the State to determine the meaning of the statutes of such State, and with such determination courts of the United States will hesitate to place upon a State statute any construction which will bring such statute in conflict with a statute of the United States, and therefore render it void. *Davenport National Bank* v. *Mittlebuscher, Collector, et al., 15 Fed. Rep., 225.*
8. The punctuation of a statute is not made to be relied on, and must be disregarded if it requires a construction which is repugnant to a sense of justice. *United States* v. *Voorhees, 9 Fed. Rep., 143.*
9. Where Congress has enacted a law covering a particular case, such law must prevail in the Federal courts though it differs from the State law. *Stephens* v. *Bernays, 42 Fed. Rep., 488.*
10. Among the assets of an insolvent national bank were three mortgages which were sought to be impeached by the assignees of the mortgagor as having been given in violation of the insolvency law of the State. Plaintiff, receiver of the bank, claimed that the State law was inoperative upon the assets of a national bank and was ineffectual to divest him of the title acquired by the mortgages. *Held,* that the mortgages were governed by the State law, and the bank took them with all the limitations imposed by the laws of the State upon them. *Witters, Receiver, etc.,* v. *Sowles et al., 32 Fed. Rep., 758.*
11. As the Supreme Court of the United States has decided that it has authority to reexamine the judgment of a State court as to the power of national banks under the act of Congress, a State court should follow its decisions on the question. *First National Bank of Aberdeen* v. *Andrews et al.; Young* v. *Same, 34 P., 913; 7 Wash., 261.*
12. By the provisions of Rev. Stat. U. S., § 5134, subd. 2, requiring an association formed for the purpose of conducting a national bank to designate in its organization certificate "the place where its operations of discount and deposits are to be carried on," the town or city is meant, and not the office or building. *61 Ill. App., 33, affirmed; McCormick* v. *Market National Bank (Ill. Sup.), 44 N. E., 381.*

CONSTRUCTION OF LAW—Continued.

13. Where the validity of a statute under a State constitution has been determined by the highest court of the State, its decision will be followed by the Federal courts. *People's National Bank of Lynchburg* v. *Marye, Auditor of Public Accounts; First National Bank of Lynchburg* v. *Same; Lynchburg National Bank* v. *Same; National Exchange Bank of Lynchburg* v. *Same, 107 Fed. Rep., 570.*
14. Whatever may be the nature of a question presented for judicial determination—whether depending on Federal, general, or local law—if it be embraced by the issues made, its determination by a court having jurisdiction of the parties and of the subject-matter binds the parties and their privies so long as the judgment remains unmodified and unreversed. *Mitchell* v. *First National Bank of Chicago, 180 Fed. Rep., 471.*

CONVERSION.

1. Where a State bank has been converted into a national banking association it may enforce all contracts made with it while a State corporation. *City National Bank* v. *Phelps, 97 N. Y., 44.*
2. And it is liable, after the conversion, for all the obligations of the old institution. *Coffey* v. *The National Bank of Missouri, 46 Mo., 140; Kelsey* v. *The National Bank of Crawford, 69 Penn. St., 426.*
3. A national banking association, organized as the successor of a State bank, may take and hold the assets of the bank whose place it takes, though there was not in form a conversion from a State to a national corporation, but the organization of a new corporation. *Bank* v. *McIntyre, 40 Ohio St., 528.*
4. And such association will be liable to the depositors of the former bank. *Eans* v. *Exchange Bank, 79 Mo., 182.*
5. A State law authorizing national banking associations which have been converted from State banks to use the name of the original corporation for the purpose of prosecuting and defending suits is not in conflict with the national banking law, and therefore proceedings based upon a judgment obtained before the conversion may be instituted by such association in its former corporate name. *Thomas* v. *Farmers' Bank of Maryland, 46 Md., 43.*
6. The conversion of a State bank into a national bank, with a change of name, under the national-bank act does not affect its identity or its right to sue upon liabilities incurred to it by its former name. *Michigan Insurance Bank* v. *Eldred, 143 U. S., 293.*
7. No authority other than that conferred by act of Congress is necessary to enable any State bank to become a national banking association. *Casey* v. *Galli, 94 U. S., 673.*
8. When a State bank is converted into a national banking asscation all of the directors at the time will continue to be directors of the association until others are appointed or elected, though some of them may not have joined in the execution of the articles of association and organization certificate. *Lockwood* v. *The American National Bank, 9 R. I., 308.*
9. But even were the oath required, a majority of all who were directors at the time of the conversion, and not merely a majority of those who take the oath, are necessary to constitute a quorum. *Ib.*
10. A national bank, changed from a State bank, may maintain an action on a continuing guaranty for loans held by it before the change—for loans both before and after the change. *City National Bank of Poughkeepsie* v. *Phelps, 97 N. Y., 44; 49 Am. Rep., 513; 3 N. B. C., 627.*
11. A State bank paid its president money to reimburse him for money which he falsely represented he had paid to its creditor. The State bank was afterwards changed to a national bank, and the creditor recovered judgment against it for his debt. *Held*, that it could maintain an action against the president for money had and received, although the State statute provided that the State bank should be continued a body corporate for three years for the purpose of prosecuting and defending suits, closing its concerns, and conveying its property. *Atlantic National Bank* v. *Harris, 118 Mass., 147; 2 N. B. C., 454.*
12. The provisions in the statute in New York of April 11, 1859 (Laws of 1859, chap. 236), as to the redemption of circulating notes issued by a State bank, and the release of the bank if the notes should not be presented within six years, do not apply to a State bank converted into a national bank under the act of March 9, 1865, and not "closing the business of banking." *Metropolitan National Bank* v. *Claggett, 141 U. S., 520.*

CONVERSION—Continued.

13. The conversion of a State bank in New York into a national bank, under the act of the legislature of that State of March 9, 1865 (N. Y. Laws of 1865, chap. 97), did not destroy its identity or its corporate existence, nor discharge it as a national bank from its liability to holders of its outstanding circulation, issued in accordance with State laws. *Ib.*
14. No authority from a State is necessary to enable a State bank to become a national bank. *Casey* v. *Galli, 94 U. S., 673; 1 N. B. C., 142.*
15. The conversion of a State bank into a national bank, under the act of Congress of June 3, 1864, did not work an annihilation or dissolution, but only a change of the bank. *Maynard* v. *Bank, 1 Brewster, 483.*
16. Such change does not adeem a residuary legacy in certain shares of the bank, limited upon a life estate in such shares, which is to become an absolute one in case the bank should pay off or refund its stock by reason of the expiration of its charter or from any other cause. The change is not equivalent in law to a paying off in fact, and the residuary legatee is entitled to the stock, on the death of the legatee, for life. *Ib.*
17. A State statute authorizing the State banking institutions to become banking associations under the laws of the United States, and providing for the surrender and extinction of their State charter, and "that said bank, etc., may continue to use its corporate name for the purpose of protecting and defending suits instituted by or against it, and of enabling it to close its affairs, but not for the purpose of continuing under the laws of this State its business," etc., is not in conflict with the national banking act. *Thomas* v. *Farmers' Bank of Maryland, 46 Md., 43; 2 N. B. C., 248.*
18. A national bank which, being authorized by the owner of notes in its possession to sell them to a third party, purchases them itself and converts them to its own use, is liable to their owner for their value, as for a conversion, even though it was not within its power to sell them as the owner's agent. *First National Bank* v. *Anderson, 172 U. S., 578.*
19. J. & Co., factors in Pennsylvania, received a consignment of wool from another Pennsylvania factor, and made advances without notice that their consignor was not the actual owner. J. & Co. shipped the wool to Massachusetts, to purchasers; but before delivery defendant seized the same in replevin and, being unsuccessful in the suit, defendant elected to hold the wool and pay its full value, with damages, under a stipulation with J. & Co.; whereupon plaintiff, the original owner, brought trover for its conversion. *Held*, that the stipulation amounted to a sale, which J. & Co.'s consignors had a right to make under Pennsylvania factor's act, § 3, declaring that where a factor disposes of or pledges property in his possession as security for advances the transferee acquires the title; and hence defendant acquired a good title to the wool from J. & Co., and plaintiff could not recover. *Foerderer* v. *Tradesmen's National Bank of New York, 107 Fed. Rep., 219.*

COSTS.

1. A receiver of a national bank, bringing suit against stockholders in a circuit court in another jurisdiction, is not exempted by Rev. St., § 1001, from being required by the court to give security for costs. *Platt* v. *Adriance, 90 Fed. Rep., 772.*
2. Under Rev. St., § 1001, as construed in Bank v. Mixter, 5 Sup. Ct., 944, 114 U. S., 463, no security need be given by a receiver of an insolvent national bank on an appeal taken by direction of the Comptroller of the Currency. *Robinson* v. *Southern National Bank, 94 Fed. Rep., 22.*

CRIMINAL LAW. *See* False entries; Indictment.

1. The willful misapplication of the moneys and funds of a national banking association, made an offense by sec. 5209, Rev. St., must be for the use or benefit of the party charged, or of some person or company other than the association. *United States* v. *Britton, 107 U. S., 655.*
2. It is not necessary that the officer should personally misapply the funds of the association. He will be guilty as a principal offender though he merely procures or causes the misapplication. *United States* v. *Fish, 24 Fed. Rep., 585.*
3. A loan in bad faith, with intent to defraud the association, is a willful misapplication within the meaning of the statute. *Ib.*
4. It is no defense to a charge of embezzlement, abstraction, or misapplication of the funds of a national banking association that the funds were used with the knowledge and consent of the president and some of the directors. The intent to defraud is to be conclusively presumed from the commission of the offense. *United States* v. *Tainton, 11 Blatch., 374.*

5. If, with intent to defraud the association, an officer allows a firm in which he is a member to overdraw its account, he will be guilty of misapplying the funds of the association. *In the matter of Van Campen, 2 Ben., 419.*
6. Allowing the withdrawal of the deposit of one indebted to the association can not be charged as a misapplication of the money of the association. *United States* v. *Britton, 108 U. S., 193.*
7. It is not a willful misapplication of the moneys of the association within the meaning of sec. 5209, Rev. St., for a president who is insolvent to procure the discounting by the association of his note not well secured. *Ib.*
8. To constitute the offense of a willful misapplication of the moneys, funds, or credits of the association within sec. 5209, Rev. St., it is not necessary that the person charged with the offense should have been previously in the actual possession of such moneys, funds, and credits under or by virtue of any trust, duty, or employment committed to him. Nor is it necessary to the commission of this offense that the officer making the willful misapplication should derive any personal benefit therefrom. When the funds or assets of the bank are unlawfully taken from its possession, and afterwards willfully misapplied by converting them to the use of any person other than the bank, with intent to injure and defraud, the offense as described in the statute is committed. *United States* v. *Harper, 33 Fed. Rep., 471.*
9. This criminal act may be done directly and personally, or it may be done indirectly through the agency of another. If the officer charged with it has such control, direction, and power of management, by virtue of his relation to the bank, as to direct an application of its funds in such manner and under such circumstances as to constitute the offense of willful misapplication, and actually makes such direction or causes such misapplication to be made, he is equally as guilty as if it was done by his own hands. *Ib.*
10. The officers of a national banking association may be prosecuted under State statutes for fraudulent conversion of the property of individuals deposited with and in the custody of the association. *Commonwealth* v. *Tenney, 97 Mass., 50; State* v. *Tuller, 34 Conn., 280.*
11. As the national banking law makes the embezzlement, abstraction, or willful misapplication of the funds of a national banking association merely a misdemeanor, a person who procures such an offense to be committed can not be punished under a State statute which provides that a person who procures a felony to be committed may be indicted and convicted of a substantive felony. *Commonwealth* v. *Felton, 101 Mass., 204.*
12. It is not a conspiracy against United States, under sec. 5540, Rev. St., nor a willful misapplication of money of bank, under sec. 5209, for president and director of bank to cause shares of its stock to be purchased with its money and held on trust. *United States* v. *Britton, 108 U. S., 192.*
13. It is not a willful misapplication of bank money by the president, under sec. 5209, for him to procure the discount by bank for his own benefit of an unsecured note on which both maker and indorser are insolvent to his knowledge. *Ib., 193.*
14. Nor is president liable for a criminal violation of that section solely by reason of permitting a depositor who is largely indebted to bank to withdraw his deposits without first paying such indebtedness. *Ib.*
15. The procuring by two or more directors of the declaration of a dividend at a time when there are no net profits to pay it is not a willful misappropriation of money of bank within sec. 5201, Rev. St. *Ib., 199.*
16. Where the president, charged as a trustee with the administration of the funds of the bank in his hands, converts them to his own use without authority for so doing, he embezzles and abstracts them within the meaning of sec. 5209, Rev. St. *In the matter of Van Campen, 2 Ben., 419.*
17. To constitute the offense of willful abstraction by an officer, defined by the statute, it is necessary that the money or funds of the association should be withdrawn by the officer or by his direction; that such taking or withdrawing should be without the knowledge or consent of the bank, or of its board of directors; that the money or funds so taken or withdrawn should be converted to the officer's own use or for the benefit and advantage of some person other than the association, and that this should be done with intent to injure and defraud the association. *Ib.: United States* v. *Harper, 33 Fed. Rep., 471.*
18. An officer of a national banking association can not be punished under State laws for embezzling the funds of the association. *Commonwealth ex rel. Torrey* v. *Ketner, 92 Penn. St., 372; Commonwealth* v. *Felton, 101 Mass., 204.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

19. But where the offense committed by an officer is properly a larceny of the funds, and not an embezzlement, he may be indicted under a State law. *Commonwealth* v. *Barry, 116 Mass., 1.*
20. The word "embezzle," as found in the United States Rev. St., is used to describe a crime which a person has an opportunity to commit by reason of some office or employment, and which may include some breach of confidence or trust. *United States* v. *Conant, 9 Cent. L. J., 129; 2 N. B. C., 148.*
21. Section 1025 of the Rev. St. provides: "No indictment * * * shall be deemed insufficient * * * in a matter of form only." *Held*, that anything that forms a part of the description of the crime is not a "matter of form." *Ib.*
22. Embezzlement, abstraction, and willful misapplication of the moneys, funds, etc., of a national bank, as described in Rev. St., sec. 5209, constitute three separate crimes or offenses, which, under Rev. Stat., sec. 1024, may be joined in one indictment, but must be stated in separate counts. *United States* v. *Cadwallader, 59 Fed. Rep., 677.*
23. The exercise of official discretion in good faith, without fraud, for the advantage or the supposed advantage of the association, is not punishable; but if official action be taken in bad faith, for personal advantage and with fraudulent intent, it is punishable. *United States* v. *Fish, 24 Fed. Rep., 585.*
24. It is competent for a State by penal enactments to protect its citizens in their dealings with national banking associations located within the State. *State* v. *Tuller, 34 Conn., 280.*
25. And an officer may be punished under State laws for making false entries in the books of the association with intent to defraud it. *Lubery* v. *Commonwealth, 94 Penn. St., 85.*
26. Purchase of stock in violation of sec. 5201, Rev. St., made with intent to defraud, and by officers named in sec. 5209, is not punishable under latter section. *United States* v. *Britton, 107 U. S., 655.*
27. Rev. St., sec. 5209, relating to national banks, provides that officers or agents thereof who willfully misapply any of its moneys, or who make any false entry or reports with intent to injure or defraud it, or to deceive any officer of a bank, or any agent appointed to examine its affairs, and "every person" who, with like intent, aids or abets any officer or agent in any violation of the section, shall be guilty, etc. *Held*, that persons not officers or agents of a national bank may be aiders and abettors of the president of the bank in violation of such statute. *Coffin* v. *United States, 15 S. Ct., 394.*
28. Acts eighteenth general assembly, chap. 153, secs. 1 and 2, making it a felony for "any officer" of a bank to receive deposits with knowledge that the bank is insolvent, apply to officers of national as well as other banks. *State* v. *Fields (Iowa), 62 N. W., 653.*
29. Acts eighteenth general assembly, chap. 153, secs. 1 and 2, making it a felony for "any officer" of a bank to receive deposits with knowledge that the bank is insolvent, are not void, in so far as they apply to national bank officers, as an attempt to control and regulate the operations of national banks. *Ib.*
30. An indictment under Rev. St., sec. 5209, for willfully misapplying the moneys, funds, and credits of a national bank of which defendant was president, as well as a director and agent, must supplement the allegation of willful misapplication by allegations showing how the misapplication was made, and that it was an unlawful one. *Batchelor* v. *United States, 15 S. Ct., 446.*
31. If much the larger number of the jury are for conviction, a dissenting juror should consider whether a doubt in his own mind is a reasonable one which makes no impression upon the minds of others equally honest and equally intelligent with himself, who have heard the same evidence with an equal desire to arrive at the truth, and under the sanction of the same oath. On the other hand, if a majority are for acquittal, the minority ought to seriously ask themselves whether they may not reasonably, and ought not to, doubt the correctness of a judgment which is not concurred in by most of those with whom they are associated, and to distrust the weight and sufficiency of that evidence which fails to carry conviction to the minds of their fellows. *United States* v. *Allis, 73 Fed. Rep., 165.*
32. An indictment under Rev. St., 1889, sec. 3581, charging a bank officer with receiving a deposit knowing that the bank was insolvent, is not defective because each count concludes with the words "did take, steal, and carry away." *State* v. *Sattley (Mo. Sup.), 33 S. W., 41.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

33. Rev. St., 1889, § 3581, providing that any bank officer who shall receive or assent to the reception of a deposit, or who shall create or assent to the creation of any indebtedness by the bank, knowing that it is in a failing condition, shall be guilty of larceny, and punished, etc., sufficiently prescribes the nature of the crime, as required by Const., art. 12, § 27. *Ib.*

34. The receiving of a deposit, and issuing of a certificate therefor, creates "an indebtedness," within Rev. St., 1889, § 3581, making it a crime for any bank officer to create or assent to the creation of any indebtedness by the bank, knowing its insolvency, etc. *Ib.*

35. On the trial of a bank officer for receiving deposits knowing that the bank was insolvent, evidence that depositors demanded their money, and of the refusal of the bank employees to pay them, is admissible, whether or not defendant personally heard the demands, to show the failure of the bank to meet its obligations in the ordinary course of business. *Ib.*

36. If a bank employee, by authority of his superior officer given before the latter had knowledge that the bank was insolvent, receives a deposit after its insolvency, such officer, unless he revoked the authority after he became aware of the condition of the bank, will be liable to prosecution under Rev. St., 1889, § 3581, making it a crime for a bank officer to assent to the receipt of a deposit knowing that the bank is in failing circumstances. *Ib.*

37. An instruction, in the language of the statute, that the failure of the bank "is prima facie evidence of knowledge on the part of its cashier that the same was in failing circumstances," coupled with a statement that "prima facie evidence is such that raises such a degree of probability in its favor that it must prevail unless it be rebutted or the contrary proved," is not erroneous. *Ib.*

38. Where an indictment under Rev. Stat., 1889, § 3581, contains a count for receiving a deposit knowing that the bank is insolvent, and another count for assenting to the creation of an indebtedness by the bank with such knowledge, and the evidence shows but one transaction, which consisted in receiving a deposit and issuing a certificate therefor, a general verdict of guilty, without specifying on which count, is sufficient. *Ib.*

39. Two or more persons, partners as bankers, may jointly commit the crime of receiving deposits with knowledge that they and the bank are insolvent. *State* v. *Smith* (*Minn.*), *64 N. W., 1022.*

40. On trial of an indictment of a banker for receiving deposits when insolvent, it was proper to charge that, though the deposit was received by defendant's son after defendant had instructed him to refuse deposits, if defendant, on learning that the deposit was so received, placed it among the funds of the bank, he "knowingly accepted and received" it within the statute. *State* v. *Eifert* (*Iowa*), *65 N. W., 309.*

41. Where there has been no administration on the estate of a deceased insolvent who had fraudulently conveyed his property in his lifetime, a simple contract creditor is not debarred from filing a bill against the fraudulent grantee to subject the property fraudulently conveyed to the satisfaction of his claim. *Merchants' National Bank* v. *McGee* (*Ala.*), *19 So., 356.*

42. One who has an interest in a company for the benefit of which the president of a national bank criminally misapplies its funds may be guilty as an aider and abettor in such misapplication, although the president has no interest in or relation to him or to said company, and although he has no interest in the bank, or with the president thereof, of any kind. *State* v. *Teahan, 50 Conn., 92, distinguished; Coffin* v. *United States, 16 S. Ct., 943.*

43. It is not necessary to the guilt of aiders and abettors who are not officers of the bank that they should have a common purpose with the principal to subserve joint interests with him by the misapplication of the bank's funds. *Ib.*

44. Persons who have no official relation to a national bank may be indicted, under Rev. Stat., § 5209, as aiders and abettors of some officer of the bank in criminal misapplication of its funds, or in the making of false entries in its books. *Ib.*

45. If a violation of the statute is committed by an officer of the bank and by an outsider, the officer must be prosecuted as the principal, and the other can only be prosecuted, under the terms of the statute, as an aider and abettor. *Ib.*

46. An indictment charging the aiding and abetting of an officer of a national bank in making false entries, etc., is not defective because it charges the principal offender with having made the false entry with intent to injure and defraud the bank, and also with intent to deceive agents

appointed to examine the bank's affairs, whereas it merely charges the aider and abettor with an intent to deceive such agents; for it is immaterial that the principal offender may have had several intents, if both principal and aider and abettor were actuated by the criminal intent to deceive such agents. *Ib.*

47. An indictment for aiding and abetting one H., the president of a bank, in the criminal misapplication of its funds, charged that, on a specified date, the said H. misapplied a named sum, by causing the same to be paid out on the checks of a company having no moneys in the bank. The aiding and abetting clause charged that the accused did "on [specifying the same date] aid and abet said H., as aforesaid, to wrongfully," etc., misapply the moneys of the bank, "to wit," specifying an identical sum. *Held* (overruling a contention that the words "said" and "as aforesaid" did not refer to the same moneys previously charged to have been misapplied by the president), that the language sufficiently connected the acts charged against the aider and abettor with the offense stated against the principal. *Ib.*

48. An indictment for violating the national banking laws averred that the bank in question had been "heretofore" created and organized under the laws of the United States. *Held*, that even if it were assumed that the word should have been "therefore" in order to make it certain that the bank had been incorporated prior to the finding of the indictment, the result was only an imperfect statement of what the law implies to be true after verdict. *Ib.*

49. On the trial of persons charged with aiding and abetting the president of a national bank in criminally misapplying its funds and making false entries in its books, the court charged that if the jury were satisfied that the president did knowingly and purposely make, or cause to be made, the false entries as charged, they could not find the defendants guilty as aiders and abettors, unless they were satisfied that defendants, "with like intent, unlawfully and knowingly did or said something showing their consent to, and participation in, the unlawful and criminal acts" of the said president, "and contributing to their execution." *Held*, that this language was not open to the objection that the expression "unlawful and criminal acts" might have been understood as relating to unlawful and criminal acts of the president generally. *Ib.*

50. Under Rev. Stat., § 3581, making it a crime for any bank officer to "receive or assent" to the reception of any deposit of money, knowing the bank to be insolvent, a conviction can not be had on an indictment charging merely that defendant "did receive" the deposit, on proof of an "assent" to the reception of the deposit. *State* v. *Wells* (*Mo. Sup.*), *35 S. W., 615.*

51. An indictment against its president for defrauding a national bank, described the bank as the "National Granite State Bank," "carrying on a national banking business at the city of Exeter." The evidence showed that the authorized name of the bank was the "National Granite State Bank of Exeter." *Held*, that the variance was immaterial. *Putnam* v. *United States*, *162 U. S., 687.*

52. Conversations with a person took place in August, 1893. In December, 1893, he testified to them before the grand jury which found the indictment in this case. On the trial of this case his evidence before the grand jury was offered to refresh his memory as to those conversations. *Held*, that that evidence was not contemporaneous with the conversations, and would not support a reasonable probability that the memory of the witness, if impaired at the time of the trial, was not equally so when his testimony was committed to writing; and that the evidence was therefore inadmissible for the purpose offered. *Ib.*

53. On the trial of a national-bank president for defrauding a bank, a witness for the Government was asked, on cross-examination, as to the amount of stock held by the president. This being objected to, the question was ruled out as not proper on cross examination, the Government "not having opened up affirmatively the ownership of the stock." *Held*, that as the order in which evidence shall be produced is within the discretion of the trial court, and as the matter sought to be elicited on the cross-examination for the accused was not offered by him at any subsequent stage of the trial, no prejudicial error was committed by the ruling. *Ib.*

54. When an offense against the provisions of Rev. Stat., section 5209, is begun in one State and completed in another, the United States court in the latter State has jurisdiction over the prosecution of the offender. *Ib.*

55. The proof of guilt in this case was sufficient to warrant the court in leaving to the jury to decide the question of the guilt of the accused. *Ib.*

56. The sentence on both counts having been distinct as to each, the entire amount of punishment imposed will be undergone, although the conviction and sentence as to the second count are set aside. *Ib.*

57. Coffin *v.* United States, 156 U. S., 432, affirmed on the following points: (1) That the offense of aiding or abetting an officer of a national bank in committing one or more of the offenses set forth in Rev. Stat., section 5202, may be committed by persons who are not officers or agents of the bank, and consequently it is not necessary to aver in an indictment against such an aider or abettor that he was an officer of the bank or occupied any specific relation to it when committing the offense; (2) that the plain and unmistakable statement of the indictment in that case and this, as a whole, is that the acts charged against Haughey were done by him as president of the bank, and that the aiding and abetting was also done by assisting him in the official capacity in which alone it is charged he misapplied funds. *Coffin* v. *United States, 162 U. S., 664.*

58. Instructions requested may be properly refused when fully covered by the general charge of the court. *Ib.*

59. When the charge, as a whole, correctly conveys to the jury the rule by which they are to determine, from all the evidence, the question of intent, there is no error in refusing the request of the defendant to single out the absence of one of the several possible motives for the commission of the offense, and instruct the jury as to the weight to be given to this particular fact independent of the other proof in the case. *Ib.*

60. The refusal to give, when requested, a correct legal proposition does not constitute error, unless there be evidence rendering the legal theory applicable to the case. *Ib.*

61. When it is impossible to determine whether there was evidence tending to show a state of facts adequate to make a refused instruction pertinent, and there is nothing else in the bill of exceptions to which the stated principle could apply, there is no error in refusing it. Several other exceptions are examined and held to be without merit. *Ib.*

62. A bank president, not acting in good faith, has no right to permit overdrafts when he does not believe, and has no reasonable ground to believe, that the moneys can be repaid; and, if coupled with such wrongful act, the proof establishes that he intended by the transaction to injure and defraud the bank, the wrongful act becomes a crime. *Ib.*

63. When the principal offender in the commission of the offense, made criminal by Rev. Stat., section 5209, and the aider and abettor were both actuated by the criminal intent specified in the statute, it is immaterial that the principal offender should be further charged in the indictment with having had other intents. *Ib.*

64. The first clause of section 5209 of the Revised Statutes provides for three distinct offenses: First, embezzlement; second, abstraction; and, third, willful misapplication of the moneys, funds, or credits of the bank by any president, director, cashier, teller, clerk, or agent of any association organized as a national banking association. *United States* v. *Lee, 12 Fed. Rep., 816.*

65. It was the intention of Congress to make criminal the misapplication and conversion of the funds of national banking associations without regard to whether or not the party so misapplying received any of the funds or other advantage, directly or indirectly. *Ib.*

66. If it appears that the funds of the banking association have been abstracted or willfully misapplied by defendant, he is precluded from denying that it was done with unlawful intent. *Ib.*

67. It is not a necessary ingredient of the offense of making a false entry in a report under Rev. St., sec. 5209, that the report shall be one of those mentioned in sections 5211, 5212, or one which the bank is bound by law to make. It is sufficient if the report is one made in the due course of business. *United States* v. *Potter, 56 Fed. Rep., 83, 97, disapproved; United States* v. *Booker, 80 Fed. Rep., 376.*

68. When it is made to appear to the court during the trial of a criminal case that, either by reason of facts existing when the jurors were sworn, but not then disclosed and known to the court, or by reason of outside influences brought to bear on the jury pending the trial, the jurors, or any of them, are subject to such bias or prejudice as not to stand impartial between the Government and the accused, the jury may be discharged and the defendant put on trial by another jury; and the defendant is not thereby twice put in jeopardy, within the meaning of the fifth amendment to the Constitution of the United States. *Simmons* v. *United States, 142 U. S., 148.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

69. The judge presiding at a trial, civil or criminal, in any court of the United States may express his opinion to the jury upon the questions of fact which he submits to their determination. *Ib.*
70. An indictment on Rev. Stat., sec. 5209, is sufficient which avers that the defendant was president of the national banking association; that by virtue of his office he received and took into his possession certain bonds (described), the property of the association, and that, with intent to injure and defraud the association, he embezzled the bonds and converted them to his own use. *Claasen* v. *United States, 142 U. S., 140.*
71. In a criminal case a general judgment upon an indictment containing several counts and a verdict of guilty on each count can not be reversed on error if any count is good and is sufficient to support the judgment. *Ib.*
72. Upon writ of error no error in law can be reviewed which does not appear upon the record, or by bill of exceptions made part of the record. *Ib.*
73. Under sec. 5 of the act of March 3, 1801, entitled "An act to establish circuit courts of appeals, and to define and regulate in certain cases the jurisdiction of the courts of the United States, and for other purposes," a writ of error may, even before July 1, 1891, issue from this court to a circuit court in the case of a conviction of a crime under sec. 5209 of the Revised Statutes where the conviction occurred May 28, 1890, but a sentence of imprisonment in a penitentiary was imposed March 18, 1891. *In re Claasen, 140 U. S., 200.*
74. A crime is "infamous" under that act where it is punishable by imprisonment in a State prison or penitentiary, whether the accused is or is not sentenced or put to hard labor. *Ib.*
75. Such writ of error is a matter of right, and under sec. 999 of the Revised Statutes the citation may be signed by a justice of this court as an authority for the issuing of the writ under sec. 1004. *Ib.*
76. At the time of the conviction no writ of error from this court in the case was provided for by statute, nor was any bill of exceptions, with a view to a writ of error, provided for by statute or rule, and therefore a mandamus will not lie to the judge who presided at the trial to compel him to settle a bill of exceptions which was presented to him for settlement after the sentence, nor can the minutes of the trial, as settled by the judge by consent, and signed by him, and printed and filed in July, 1890, and on which a motion for a new trial was heard in October, 1890, be treated by this court, on the return to the writ of error, as a bill of exceptions properly forming part of the record. *Ib.*
77. A criminal court in the southern district of New York, sitting as a circuit court therein, under sec. 613 of the Revised Statutes, and composed of the three judges named in that section, to hear a motion for a new trial and an arrest of judgment in a criminal case previously tried by a jury before one of them, is a legally constituted tribunal. *Ib.*
78. A justice of this court on allowing such writ and signing a citation had authority also to grant a *supersedeas* and stay of execution. *Ib.*
79. Upon a plea of guilty to three indictments found under section 5209, Rev. St., U. S., one for the misapplication of funds of a national bank by the accused while cashier thereof, one for false entries to conceal such misapplication, and the third for making a false statement with intent to deceive the examining officers, the district court pronounced sentence upon the accused as follows: "That the prisoner be confined at hard labor in the State prison of the State of New Jersey for the term of five years upon each of the three indictments above named, said terms not to run concurrently, and from and after the expiration of said terms until the costs of this prosecution shall have been paid." *Held*, that the words "said terms not to run concurrently" are uncertain and incapable of application, and therefore void; and that the sentences commenced at once and ran concurrently. *United States* v. *Patterson, Keeper, etc., 29 Fed. Rep., 775.*
80. The judgment of the district and circuit courts of the United States in criminal cases is final, and can not be reviewed by writ of error; but if a judgment, or any part thereof, is void, either because the court that renders it is not competent to do so for want of jurisdiction, or because it is rendered under a law clearly unconstitutional, or because it is senseless and without meaning, and can not be corrected, or for any other cause, the party imprisoned by virtue of such judgment may be discharged on habeas corpus. *Ib.*
81. On a habeas corpus the decision should be made upon the actual status of the case at the time of the decision, and not according to the state of things

when the writ was allowed. When, at the time the writ of habeas corpus for the discharge of a prisoner, under three sentences of five years, each running concurrently, was allowed, the first term of five years had not expired by lapse, although at least one of the sentences had been satisfied by means of remissions for good conduct. *Held*, that the five years having entirely elapsed since the allowance of the writ, the question of the applicability of the remission for good conduct to all the sentences may be waived and the prisoner discharged. *Ib.*

82. When an officer of a national bank, indicted under Rev. St., § 5209, for making false entries in the report of the condition of such bank in respect to amounts of overdrafts and of loans and discounts, has testified that certain overdrafts, in respect to which the depositors had consulted the bank officers and obtained permission to overdraw, were treated by the officers and directors of the bank as temporary loans, and were reported by him among loans, and not among overdrafts, in the belief that they might properly be so reported, it is error to charge the jury that the defendant was required by law to place, under the heading "Overdrafts" in the report, all sums drawn out by depositors in excess of their deposits, and that the transfer of any such sums to the heading "Loans and discounts" was the making of a false entry, since such charge takes from the jury the right to consider, upon the question of intent, the explanation given by the defendant, while, if they believed such explanation, and that the defendant acted in good faith, the entries were not false within the meaning of the statute. Mr. Justice Harlan dissenting. *Graves* v. *United States*, *165 U. S., 323.*

83. Where a transaction by a national-bank officer with intent to defraud is entered on a deposit slip, entry of the contents of such slip upon the books of the bank by him, or by his direction, is making a "false entry" within Rev. St., § 5209. *Agnew* v. *United States*, *165 U. S., 36.*

84. On trial of the president of a bank for conversion of its funds, the cashier who has testified as a witness for defendant may be asked, on cross-examination, whether he did not resign because of transactions of the defendant similar to that charged in the indictment. *Ib.*

85. The evidence showed that defendant, president of a national bank, without authority of the directors, purchased $20,000 bonds, of little value, at a great discount, and had them placed in the assets of the bank, and to his credit at face value, giving his written guaranty for the principal and interest, which, by reason of his financial condition, was almost worthless. *Held*, that it was not error to refuse to charge that, from the guaranty, the jury might find that there was no intent to defraud the bank. *Ib.*

86. A charge to the effect that if defendant, a bank president, purchased bonds which were worthless, or of but little value, placed them among the assets of the bank at a greatly exaggerated value, and had such exaggerated value placed to his own credit, these facts create a presumption of an intent to defraud the bank, which "throws the burden of proof upon the defendant," and that evidence to overcome the presumption "must be sufficiently strong to satisfy you beyond a reasonable doubt that there was no such guilty intent," is not error, where the character of such evidence and the nature of a reasonable doubt are sufficiently explained in other portions of the charge. *Ib.*

87. A charge that if the defendant "either embezzled or willfully misapplied" the funds or credits of the bank, "whereby, as a necessary, natural, or legitimate consequence, its capital was reduced, or placed beyond the control of the directors, or its ability to meet its engagements or obligations, or to continue its business, was lessened or destroyed, the intent to injure or defraud the bank may be presumed," is correct. *Ib.*

88. It is not reversible error to refuse to charge that, if defendant used the proceeds of a check belonging to the bank, and which he had caused to be placed to his credit, in the payment of a debt of the bank, the jury must find that he did not fraudulently embezzle the amount, especially where defendant's explanation of the transaction is satisfactory. *Ib.*

89. Evidence of the commercial rating of a president of a bank at the time of an alleged conversion by him of its funds, by purchasing for the bank, without authority, and having placed to his credit, worthless bonds, which he had guaranteed, and the testimony of the cashier of another bank as to whether, at the time of transaction, he considered defendant's guaranty for such an amount good, are irrelevant. *Ib.*

90. Under rule 11 of the circuit court of appeals (21 C. C. A., cxi, and 78 Fed. Rep., cxi), requiring the assignment of errors to quote the full substance of evidence alleged to have been erroneously admitted or rejected, and to set out

the part of the charge referred to totidem verbis, assignments that "the court erred in permitting evidence as shown in bills of exceptions numbers two and three," which errors can only be ascertained by a careful reading of a voluminous record, and that "the court erred in its charge," etc., referring to marked lines and numbers in the written opinion for instructions erroneously given and refused, will not be considered. *Gallot* v. *United States, 87 Fed. Rep., 446.*

91. The death of the principal before indictment is no obstacle to the prosecution and punishment of one charged with aiding and abetting an officer, clerk, or agent of a national bank to abstract, misapply, or embezzle the funds thereof, in violation of Rev. St., § 5209, which makes such offense a misdemeanor. *Ib.*

92. A juror who says he has an impression or opinion as to guilt or innocence of defendant, formed from newspapers and rumors, that it would require evidence to remove it, but that it would yield to evidence, and that he can and will give the defendant a fair and impartial trial according to the evidence that may be adduced before him, is competent. *Ib.*

93. Where an indictment contains many counts, all alike, except as to amounts of money and dates of misapplication, it is sufficient to read one count in full to the jury, explain the difference, and state the amount and date charged in each of the other counts. *Ib.*

94. One indictment in thirty-six counts charged defendant with aiding in the abstraction of thirty-six specified amounts of money, at thirty-six specified dates. Another indictment charged him with aiding in the misapplication of the same amounts, upon the same dates. The two were tried together, and the jury returned a verdict of "guilty as charged." *Held,* that the verdict was definite, certain, responsive to the issues, and not a double conviction, the sentence imposed by the court being imprisonment for a less term than the maximum under any one count. *Ib.*

95. An indictment under Rev. St., § 5209, against officers of a national bank and a depositor, charged willful misapplication of the funds of the bank, with intent to injure and defraud the bank. On the trial it appeared that the depositor made and deposited fictitious checks, which were credited to his account. *Held,* that it was necessary to show that some portion of the funds were withdrawn from the possession or control of the bank, or a conversion in some form was made thereof, so that the bank would be deprived of the benefit thereof. *Dow et al.* v. *United States, 82 Fed. Rep., 904.*

96. In such a case, a statement by the court to the jury that under a State statute it is made a misdemeanor to draw a check on a bank where there are no funds to meet it, tends to mislead the jury, and constitute error. *Ib.*

97. The mere fact of payment by the officers of a national bank of a check which creates an overdraft does not necessarily constitute a fraudulent misapplication of the funds of the bank. *Ib.*

98. Under such an indictment, where the issues involve the intent with which certain acts were done, the trial court is justified in giving a reasonably wide latitude to the introduction of evidence tending to show the relations of the parties, the mode in which the business was carried on, and the knowledge which the officers had of the character of the operations carried on by the depositor. *Ib.*

99. If, in an indictment under Rev. St., § 5209, it is the purpose of the Government to charge the making of false entries in the books of the bank because of the receiving and crediting of checks drawn thereon by parties who had no funds there, the indictment should set forth a description of the checks, with an averment of the reasons why they were to be deemed false or valueless. *Ib.*

100. If an overdraft is made and allowed under circumstances justifying it, or even under circumstances making it a fraud upon the bank, the entry of the transaction just as it occurred on the books of the bank is not a false entry, under Rev. St., § 5209. *Ib.*

101. Where an indictment consists of numerous counts, the trial court may, in the exercise of sound judicial discretion, require the Government to elect certain counts upon which it will ask conviction; but where the counts are all for transactions connected together, or of the same class, their joinder is proper under Rev. St., § 1024, and the exercise of the court's discretion will not be disturbed, except in a clear case of improvidence or abuse. *Gardes* v. *United States; Girault* v. *Same, 87 Fed. Rep., 172.*

102. Where, during the trial, a juror becomes disqualified, and the court adjudges a mistrial, a plea of former jeopardy is not good on a second trial, even though all parties were willing to proceed with eleven jurors. *Ib.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

103. Where defendants have been arraigned, and have waived reading of the indictment, they may not subsequently complain if the whole indictment is not read at the trial, but such parts of it are read and such explanations made of the other parts as may give the jury the clearest comprehension of it. *Ib.*

104. Where the jury finds accused guilty upon all counts of an indictment, "Guilty as charged," without specifying the counts, is a proper form of verdict. *Ib.*

105. Where the verdict is sustained by one good count in the indictment, it must stand, even if all the other counts are bad. *Ib.*

106. Where, after mistrial, and before a new trial, amendments are made to purely formal parts of certain counts of an indictment, and the defendants are not rearraigned, even if the irregularity is material, it can affect only the counts so amended, and the error is cured by arrest of judgment on such counts. *Ib.*

107. Where the statute under which a prisoner is sentenced provides for imprisonment, but not at hard labor, the words "at hard labor" should not be inserted in the sentence, even if hard labor is a part of the discipline of the prison at which the sentence is to be served. *Ib.*

108. In a prosecution against a national-bank president for unlawfully certifying checks, it is not error to instruct the jury that the presumption is that he had knowledge of the condition of the account upon which the checks were drawn, where the same instruction cautions them that such presumption may be rebutted by evidence that the defendant did not in fact have such knowledge. *Spurr* v. *United States, 87 Fed. Rep., 701.*

109. In order to convict a national-bank officer of wrongfully certifying checks, it is not necessary to show that he had actual knowledge that the account against which the checks were drawn was not sufficient; it is enough if he willfully refrained from investigation in order to avoid knowledge. *Ib.*

110. Upon the trial of the president of a national bank for certifying checks without funds evidence of speculations by the cashier with funds of the bank, with defendant's knowledge, is admissible for its bearing upon the right of the latter to rely upon the former's representations as to the state of the customers' accounts. *Ib.*

111. The period of time within which collateral transactions offered to show a guilty intent must have occurred is largely discretionary with the court. *Ib.*

112. Upon the trial of a national-bank officer for official misconduct, evidence as to the defendant's reputation for honesty and integrity should be limited to such reputation down to the time of the failure of the bank. *Ib.*

113. In general, where no attempt has been made to impeach the defendant's testimony, he may not add to the weight of his evidence by evidence of his general reputation for truthfulness. *Ib.*

114. A plea of former jeopardy set up certain prior proceedings had in the same court under the same indictment. Counsel for the Government having objected thereto, the court treated his objection as a demurrer to its sufficiency in law, and thereupon overruled the plea. The trial then went on, without objection by defendant to the subsequent proceedings. *Held*, that there was no error in thus proceeding with the cause without first setting down the plea for trial, as the only question arising thereon was one of law, which was finally disposed of by the former ruling. *United States* v. *Peters, 87 Fed. Rep., 985.*

115. Rev. St., § 1025, forbidding the court to quash an indictment for defect of form, makes it unnecessary, in criminal indictments, to repeat an averment contained in the first count, where subsequent counts refer back to the first, and are thereby rendered sufficiently explicit in stating the offense. *Ib.*

116. An indictment charged the making of false entries in the books of a national bank for the purpose of showing that on a certain date a county treasurer deposited $10,000 "special," which was drawn out again a few days later. Evidence was offered by the Government to prove that no such deposit was made, and the treasurer himself was called by it, and testified that he had some recollection of having deposited a large sum about the time in question. Thereupon his books were produced, and after he had testified that he believed them to be correct he was permitted to testify as to the entries therein on the dates referred to. By these entries it did not appear that $10,000 had been either deposited in bank or drawn from the cash on hand. The treasurer, however, then reiterated his former statement, and was even more positive that he had made the deposit. *Held*, that, in view thereof, there was no prejudicial error in admitting his testimony as to the book entries. *Ib.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

117. If money is left with a national bank in a sack, with the express understanding that it is not to be mingled with the bank's funds, but the identical bills or coins are to be returned in the same condition, and this is done to make a showing of money to a bank examiner, as if it were the money of the bank, then the entry thereof on the books of the bank as money deposited is a false entry. *Ib.*

118. If the jury be charged that a false entry on the books of a national bank alone gives rise to the presumption, not only that the entry was made with criminal intent, but also with knowledge of its falsity, but elsewhere in the charge it was said that a false entry must be known to be false, and designed and intended to deceive, the charge is not erroneous. *Ib.*

119. Where the court has several times stated to the jury that the indictment charges the making of false entries in the books of the bank, with intent to deceive the bank examiner, and the making of false reports, with intent to deceive the Comptroller, it is not misleading to thereafter say that defendant is guilty if he made such false entries and report "with the intent mentioned in the statute," although the statute mentions several other intents. *Ib.*

120. A depositor may knowingly overdraw his account, and be innocent of any unlawful purpose; but if he does so for considerable amounts, without the knowledge and consent of the proper officials, and with a fraudulent intent that the moneys of the bank shall be applied to their payment by the teller without the knowledge or consent of the proper officials, he is guilty. *United States* v. *Kenney, C. C., 90 Fed. Rep., 257.*

121. An intent to injure or defraud a national bank, within the meaning of Rev. St., § 5209, does not necessarily involve malice or ill will toward the bank. It is sufficient that the unlawful intent is such as, if carried into execution, will necessarily or naturally injure or defraud the bank. *Ib.*

122. If, at the time defendant drew checks upon a national bank, he knew or had reason to believe that they were to be fraudulently paid by the teller out of the funds of the bank, and not from any funds to which defendant could legitimately resort, he had a guilty intent; and it is immaterial that he intended finally to recompense the bank, through successful operations in stocks or otherwise. *Ib.*

123. If there was a fraudulent understanding between defendant and the paying teller that checks drawn by defendant in favor of a firm of stockbrokers were to be paid out of funds of the bank, when defendant had no funds or only insufficient funds to his credit, and that such debts were not to be charged in his account, but were to be fraudulently concealed until he should make deposits sufficient to meet them, defendant had a guilty intent to injure or defraud the bank. *Ib.*

124. An averment in an indictment under Rev. St., § 5209, for embezzlement by an officer of a national bank, that the money embezzled was lawful legal-tender money of the United States, is surplusage and need not be proved. *Porter* v. *United States, C. C., 91 Fed. Rep., 494.*

125. In a prosecution of an officer for making false entries in the books of a national bank and in the report made to the Comptroller, with intent to deceive the bank's directors and any agent of the Comptroller, proof that the entries made were false, and known to be so by defendant; that they were made in the books, and afterwards carried into a report made by the bank to the Comptroller, and were calculated to deceive the agent of the Comptroller, raises a presumption that such was the intention in making them, though such presumption is not conclusive. *United States* v. *Youtsey, C. C., 91 Fed. Rep., 864.*

126. To constitute embezzlement by an officer of funds of a national bank, within the meaning of Rev. St., § 5209, with intent to defraud the bank, there must be an unlawful conversion by the officer to his own use of funds intrusted to him, with intent to injure or defraud the bank, while abstraction or misapplication consists of the conversion, with a like intent, of funds not especially intrusted to his care. *Ib.*

127. Under the provisions of Rev. St., § 5209, making it a crime for an officer, clerk, or agent of a national bank to make any false entry in any book, report, or statement of the association, with intent to defraud or to deceive any officer of the bank, or any agent appointed to examine the affairs of the bank, an officer is chargeable for a false entry made by a clerk under his direction, the same as though he had made it in person. *Ib.*

128. Where defendant, as cashier of a national bank, discounted certain notes, credited the proceeds to the makers, procured the credit to be transferred to himself, and with it paid certain other notes then held by the bank, thus effecting a substitution of securities, the fact that he knew the

makers of the notes taken up to be solvent, and the makers of the new notes to be insolvent, and the collateral security deposited therewith to be insufficient in value to pay them, raises a presumption that he intended by the transaction to injure or defraud the bank, though such presumption is not conclusive. *Ib.*

129. Where an officer of a national bank is charged with several offenses, under Rev. St., § 5209, in making at different times false entries in the books, reports, or statements of the association, such offenses may be charged in different counts of the same indictment, as provided in Rev. St., § 1024, as "acts or transactions of the same class of crimes or offenses." *United States* v. *Berry* (*D. C.*), *96 Fed. Rep., 842.*

130. A letter taken by some person from a box marked as containing private papers of the president of a national bank, and given to officers of the United States, is not, by reason of the manner in which it was obtained, inadmissible in evidence on behalf of the Government in a prosecution of the president for a violation of the national banking law. *Bacon* v. *United States* (*C. C. A.*), *97 Fed. Rep., 35.*

131. Books of account of a national bank, in which the record of its daily business was kept, are admissible, without further proof, against an officer of the bank on trial for making false returns of its condition. *Ib.*

132. Books of a national bank, obtained by the officers of the United States from the receivers of a State bank, which succeeded such national bank, are not inadmissible against an officer of such bank on trial for making false reports, on the ground that they were obtained in violation of the constitutional provision against unreasonable searches and seizures. *Ib.*

133. Prior false reports *held* admissible on the question of intent, on the trial of the president of a national bank for making a false report. *Ib.*

134. The admission of expert testimony as to the meaning of certain entries in a report made by a national bank to the Comptroller against an officer of the bank on trial for making a false report of its condition is not prejudicial error, where it appears that such entries were correctly interpreted. *Ib.*

135. The fact that a depositor in a national bank has given the bank an "overdraft note," which has not in fact been discounted, does not warrant the bank in reporting an overdraft by such depositor under the head of "loans and discounts." *Ib.*

136. To constitute the offense of making a false report of the condition of a national bank, within Rev. St., § 5209, it is not necessary that such report, when made by an officer of the bank to the Comptroller, should have been made in response to a call or request of the Comptroller. *Ib.*

137. An indictment charging a defendant as an officer of a national bank with having made a false statement in a report made to the Comptroller is not required to set out such report in full, but is sufficient if it identifies the report by its date and sets out the particular statement claimed to be false. *Dorsey* v. *United States* (*C. C. A.*), *101 Fed. Rep., 746.*

138. An issue as to the guilt of a defendant on a charge of making false entries in a report made as an officer of a national bank *held* to be for the jury under the evidence. *Ib.*

139. A special instruction requested by a defendant in a prosecution for violation of the national banking law, and refused, *held* to have been covered by the general charge. *Ib.*

140. Evidence *held* sufficient to support a conviction for unlawful abstraction of money from a national bank by an officer. *Ib.*

141. In a prosecution of an officer of a national bank for making false entries in its books, evidence *held* sufficient to show that certain notes shown to have been owned by the bank and to have been rediscounted, but which had become lost or destroyed, bore the bank's indorsement. *Ib.*

142. On the trial of a defendant charged with offenses against the national banking law while acting as an officer of a bank, evidence of other transactions, not counted upon, but taking place at about the same time as those charged, and showing that defendant acted in bad faith toward the bank, is admissible on the question of intent. *Ib.*

143. Where a defendant was charged in several counts with making false entries in the books of a national bank, an instruction to find for defendant on such counts was properly refused where there was sufficient evidence to go to the jury on any one of them. *Ib.*

144. An indictment of the president of a national bank for causing a false entry to be made in the books of the bank *held* sufficient, in the absence of an application for a bill of particulars, although it did not specify the manner in which the defendant "caused" the entry to be made. *McKnight* v. *United States, 98 Fed. Rep., 208.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

145. Under an indictment based upon Rev. St., § 5209, charging an officer of a national bank with having made false entries in its books with the intent to deceive the officers and directors of the bank and any agent appointed by the Comptroller to examine the affairs of the bank, and to injure and defraud the association, it is sufficient to prove the wrongful intent in either particular charged. *Ib.*

146. The president of a national bank can not be convicted, under Rev. St., § 5209, of the crime of making false entries in reports made by such bank to the Comptroller upon evidence that he signed and verified reports containing false entries, where it is also shown that such entries were not made by him or by his direction. *United States* v. *Booker, 98 Fed. Rep., 291.*

147. Indictment charging one, as president, director, and agent of national bank, with willfully misapplying its assets, is not bad for duplicity. *Jewett* v. *United States* (*C. C. A.*), *100 Fed. Rep., 832.*

148. Indictment for misapplying assets of national bank *held* not bad, for want of certainty, because it does not allege how funds were misapplied by defendant. *Ib.*

149. Indictment for misapplying assets of national banking association need not allege that association is carrying on a banking business. *Ib.*

150. Misapplication of assets of national bank by agent appointed to assist in liquidation is an offense, within Rev. St., § 5209. *Ib.*

151. President of national bank, appointed as agent to assist in liquidation, is liable to indictment for misapplication of assets as agent, under Rev. St., § 5209, though he is also a trustee for creditors. *Ib.*

152. President of national bank, appointed to close its affairs in liquidation, is an agent, within meaning of Rev. St., § 5209, punishing misapplication of assets of national bank. *Ib.*

153. Under indictment for misapplying assets of national bank, under Rev. St., § 5209, defendant may be convicted of misapplication of assets in his actual possession. *Ib.*

154. Judgment will not be arrested on motion for insufficiency of the indictment if any one of the counts therein is good. *United States* v. *McClure, 170 U. S., 268.*

155. A count in an indictment for aiding the misapplication of national-bank funds in violation of Rev. St., § 5209, with ample allegations of fraudulent intent and purpose, distinctly charged embezzlement by the cashier of a national bank on many different days and times between May 24, 1897, and March 24, 1900, for the benefit and gain of defendant, by a pretended discount of paper contrary to the express direction of the directors, whereby defendant obtained $140,000 of its moneys and funds, and converted the same to his own use. *Held*, good on a motion in arrest, in view of section 1024, declaring the form of an indictment to be immaterial, provided the substance is there; the word "embezzlement," as used therein, showing a misapplication by the cashier of the property in his official possession, within the meaning of the statute, and the punishment prescribed being not so much for each offense, but so much for every officer or agent who commits such offenses, and every person who aids or abets, irrespective of the number of times. *Ib.*

156. In determining the number of peremptory challenges to which a bank teller accused of embezzling funds of the bank in violation of Rev. St. U. S., § 5209, is entitled, the offense will be considered a misdemeanor, regardless of the penalty attached thereto, since the statute defining and creating it explicitly says that a party guilty thereof "shall be deemed guilty of a misdemeanor." *Tyler* v. *United States, 106 U. S., 137.*

157. In the prosecution of a bank teller for embezzling funds of the bank in violation of Rev. St., § 5209, the Comptroller's certificate of the organization of the bank and the extension of its powers and privileges was admissible. *Ib.*

158. Evidence as to how he conducted himself in the performance of his duty as teller was competent. *Ib.*

159. A deposit slip introduced in evidence was delivered to accused by the clerk of the depositor at the time he deposited money and checks specified therein, and the deposit was made with the accused as teller; and the depositor's pass book showed the entry, in the handwriting of the accused, of $274, the amount of the deposit. *Held*, that an entry by the accused of a deposit of the same amount, in the ledger of the bank under a subsequent date, as made by a depositor of the same surname, but different initials, was not res inter alios, especially as the book was not in his charge or kept by him. *Ib.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

160. A teller in a bank, testifying to checks on it, may refresh his memory by examining entries in its books, though some of them were not written by him. *Breese* v. *United States, 106 U. S., 680.*

161. As evidence that overdrafts on a bank by its president were made with intent to abstract or misapply its funds it may be shown that at the time of the overdrafts it was hopelessly insolvent, that this was due to its assets being notes of wholly irresponsible persons, and that these notes had been used by the president in connivance with the cashier, who was a director, and another director, to give him a fictitious credit. *Ib.*

162. On the question of whether or not a bank president is guilty of abstracting or misapplying its moneys, it is immaterial that he drew out some of it for his children. *Ib.*

163. The acts and intent of the president of a bank in obtaining money from it on worthless securities, being such as to make him guilty of embezzlement, abstraction, or willful misapplication of its funds, it is immaterial that his acts were permitted, sanctioned, or ratified by the other officers of the bank, with knowledge of the facts. *Ib.*

164. Though the president of a bank, in appropriating and converting its funds to his own use, does it in such a way that it can be easily discovered, and he is liable to a civil action, and does not abscond, or otherwise avoid the civil suit, he may be convicted of embezzlement. *Ib.*

165. It is within the discretion of the judge to refuse to charge that there is no evidence in the case justifying a conviction. *Ib.*

166. An expression of opinion by the judge that defendant is guilty is not error, he having cautioned the jury that they were the sole judges of the facts, and should not be governed by the opinion of the court. *Ib.*

167. An indictment under the national banking laws, which, following the words of the statute, charges the president of the bank with embezzling, abstracting, and misapplying moneys, funds, and credits of the bank at various times, need not specify how much was moneys, how much funds, and how much credits. *Ib.*

168. The record in a misdemeanor case not showing that defendant was present when sentenced, the case will be remanded for new sentence. *Ib.*

169. In an indictment under Rev. St., § 5209, charging an officer of a national banking association with the willful misapplication of certain moneys, funds, and credits of the bank by using the same to discount an unsecured note of a person known to be insolvent, such note does not constitute the subject-matter of the offense, and need not be set out in hæc verba. A description by giving the date and amount and the name of the maker, so as to advise the accused with reasonable certainty what note is intended, is sufficient. *Rieger* v. *United States, 107 Fed. Rep., 916.*

170. It is not a substantial defect in such an indictment to aver that the misapplication of the funds was without the knowledge "and" consent of the bank, its directors, etc., instead of using the disjunctive form. *Ib.*

171. An averment that defendant misapplied "certain moneys, funds, and credits" of the bank does not render the indictment bad for indefiniteness where it is followed by an explicit statement that the misapplication was committed by means of discounting a note, sufficiently described, which was known by him to be worthless. *Ib.*

172. An averment that such note was "made and drawn" by a person designated by his full first and sur names is supported by proof that it was made by such person, although it is not shown whether it was signed with his full first name or by his initials. *Ib.*

173. The indictment averred that the note was dated on the 8th day of December, 1894, and was due and payable "on the 11th day of April, A. D. 1894." The proof corresponded with the indictment as to date, but showed that the note was due on the 11th day of April, 1895. *Held*, that the mistake in the indictment was one so obvious that it could not have misled the accused to his prejudice, and that the variance was not fatal. The note not being the subject-matter of the offense, and the averment of the date of its maturity one which was immaterial and unnecessary to its identification, the allegation as to the day of maturity might be rejected as surplusage. *Ib.*

174. An averment in the indictment that the misapplication of funds by the accused was for the benefit of himself "and other persons to the grand jurors aforesaid unknown" did not entitle the defendant to have the question whether the grand jury did in fact know, or should have known, the names of such other persons, submitted to the jury for the purpose of establishing a variance, since the failure to state such names, even if they might have been stated, could not have been prejudicial to defendant. *Ib.*

CRIMINAL LAW. *See* False entries; Indictment—Continued.

175. A jury returned into court and requested the judge to reread the portion of his instructions relating to the particular charge made in one count of the indictment. The judge did so, and the attorney for defendant then requested that the portion of the charge relating to the presumption of innocence and reasonable doubt be also reread. This request the court refused, after having asked the jury if they desired to have such parts reread, and received a reply, through the foreman, that they did not. *Held*, that such action by the court was not error. *Ib.*

176. The willful misapplication of the funds of a national bank by an officer without the knowledge or consent of the bank, in violation of Rev. St., § 5209, is not changed, as to its criminal character, by the fact that the act subsequently became known to the officers of the bank, and that they impliedly consented thereto by taking no action in regard to it. *Ib.*

177. The refusal of the court in a criminal case to instruct the jury, as requested, that they might find the defendant guilty or innocent of some of the offenses charged in the indictment, and return a verdict of disagreement as to others, can not be held error prejudicial to the defendant, where he was found guilty upon one count and acquitted upon the others. It must be presumed that the verdict would have been the same had such instruction been given. *Ib.*

178. Where an indictment, under Rev. St., § 5209, for a criminal misapplication of the funds of a national bank, fully describes the act constituting the alleged offense, so as to advise the accused of the particular transaction which is called in question, and the act is averred to have been done willfully and with intent to injure and defraud the bank, and without its knowledge or consent, it is sufficient to allege generally that it was done for the use, benefit, and advantage of the accused, or some company or person other than the bank, and a conversion of the fund or credit need not be averred. *Ib.*

179. To constitute the offense of willful misappropriation of the funds of a national bank, under Rev. St., § 5209, it is not essential that the money should be actually withdrawn from the bank, but the offense may be consummated by giving fraudulent credits and the transfer of the same in the usual way by means of checks. An indictment for such offense, alleged to have been committed by discounting a certain note, is sustained by proof that defendant, as president of the bank, without the knowledge or consent of the directors, discounted such note, which he knew to be worthless and insufficiently secured, crediting the proceeds on the books of the bank to the maker, subject to his check; that the maker drew a check for the amount in favor of a third person, who indorsed the same to defendant; and that defendant by means of such check paid a note held by the bank for which he was himself liable. *Ib.*

DEPOSITS:

1. The relation of banker and depositor is that of debtor and creditor. Deposits on general account belong to the bank and are part of its general fund. The bank becomes a debtor to the depositor to the amount thereof, and the debt can only be discharged by payment to the depositor or pursuant to his order. *The Ætna National Bank* v. *The Fourth National Bank, 46 N. Y., 82.*

2. The contract has none of the elements of a trust. For a breach on the part of the bank of the obligation resulting from the relation between the parties the depositor alone can sue. *Ib.*

3. General deposits in a commercial bank on account of the depositor, without being complicated by any other transaction than that of the depositing and withdrawing of the moneys, transfers the ownership of the money to the bank; and the relationship with reference thereto, as between the bank and the depositor, is simply that of debtor and creditor. *Collins* v. *State, 15 So., 214.*

4. A deposit made in the usual course of business vests in the bank, and can not be recovered by the depositor on the ground of fraud, though the bank was insolvent and failed on the next day, and though the deposit was made in reliance on representations of the president that the bank was all right, unless the officers of the bank knew of its insolvency at the time of the deposit. *New York Breweries Co.* v. *Higgins, 29 N. Y. S., 416.*

5. A trustee who deposits in a bank and causes to be credited to his private account money of the trust fund without giving notice that it is not his private property or making any special agreement in regard to it, thereby converts it to his own use; so that the bank, in the absence of any notice that it is not his private property, may apply it as such. *School District* v. *First National Bank, 102 Mass., 174.*

DEPOSITS—Continued.

6. Where an agent deposits in a bank, to his own account, the proceeds of property sold by him for his principal under instructions thus to keep it, a trust is imposed upon the deposit in favor of the principal, and his right thereto is not affected by the fact that the agent at the same time deposits other moneys belonging to himself; nor is it affected by the fact that the agent, instead of depositing the identical moneys received by him on account of his principal, substitutes other moneys therefor. *Van Allen* v. *The American National Bank, 52 N. Y., 1.*
7. Where an agent or trustee has deposited money belonging to his principal or beneficiary in a bank to which he is himself indebted, and the bank, without his authority and in ignorance of the true ownership of the fund, has applied it on the debt, the owner is not debarred from recovering it from the bank if it can be identified. *Burtnett, adm'r.*, v. *The First National Bank, 38 Mich., 630.*
8. A bank is not chargeable with interest on sums deposited to the credit of customers to be drawn against by check until payment be demanded, unless upon special contract. *Parkersburg National Bank* v. *Ails., 5 W. Va., 50.*
9. Unlike checks, cash deposited by customers with the bank ceases to be the property of the depositor, and becomes the property of the bank, creating at once the relationship of debtor and creditor. *Balbach et al.* v. *Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
10. Plaintiff made a certain payment to defendant bank, and received in exchange a note signed by a firm composed of the officers of the bank, and the business of which was transacted in the bank's office. He subsequently gave a check to his wife, which was also exchanged at the bank office for a similar note. Plaintiff and his wife could both read and write, and had transacted considerable business with the banks. Plaintiff retained the notes for two years, and upon the failure of the firm began suit to re-form the notes and change them into certificates of deposit of the bank on the ground that he intended to deposit his money with the bank. *Held*, that plaintiff was not entitled to a decree. *Murphy* v. *First National Bank (Iowa), 63 N. W., 702.*
11. Where several deposits in bank have been made on the same account, and the title to one of the deposits is disputed, checks drawn on the account will be first applied to the deposits not in dispute. *Hauptmann* v. *First National Bank (Sup.), 31 N. Y. S., 364.*
12. Testimony that the cashier of a bank failed to enter deposits on its books is not admissible as against the depositor to show that the deposits were made with the cashier in his individual capacity. *L'Herbette* v. *Pittsfield National Bank (Mass.), 38 N. E., 368.*
13. An envelope on which the sums paid into and drawn out of a bank by a depositor are entered by the cashier is admissible against the bank to show the state of his account. *Ib.*
14. A national bank, not designated as a depository of public moneys, which receives, under the permissive authority of law and the regulations of the Post-Office Department, deposits of money made by postmasters in their official capacity, thereby assumes a fiduciary relation to the Government, and becomes a bailee of the Government, so as to become directly responsible to it for any moneys which it knowingly or negligently allows the postmaster to withdraw by private check, or otherwise appropriate to his own use; and where, after the removal of the postmaster, he deposits a sum to make good a shortage in his balance, the bank can not apply it in discharge of a debt due it from him personally. *United States* v. *National Bank of Asheville et al., 73 Fed. Rep., 879.*
15. By reason of this trust relation, equity has jurisdiction of a bill by the Government to require an account and settlement of the moneys so deposited with it; and this remedy is not affected by the fact of a cumulative remedy at law against the postmaster on his official bond. *Ib.*
16. Where a bank knows that money deposited with it to the general credit of a depositor is held in trust by such depositor, the bank has no right to apply such deposit to the payment of a note due to it from the depositor; 57 Ill. App., 107, reversed. *Clemmer* v. *Drovers' National Bank (Ill. Sup.), 41 N. E., 728.*
17. An indictment under a statute declaring it an offense if an officer of a bank shall receive a deposit, "knowing, or having good reason to believe, the establishment to be insolvent," is not sufficient where it does not allege the insolvency, but merely follows the words of the statute, as there would be no offense if the bank was not insolvent, though the officer believed it was. *State* v. *Bardwell (Miss.), 18 So., 577.*

DEPOSITS—Continued.

18. Where one mails to a bank money and checks for deposit, but the bank refuses to acknowledge receipt thereof, and persistently denies such receipt, the relation of depositor and depositee is not created. *Miller* v. *Western National Bank (Pa. Sup.)*, *33 A.*, *684.*
19. Where a bank positively and repeatedly denies one's right to make any claim upon it in respect of currency and checks mailed by him to it for deposit, the depositor need not make demand before bringing suit on account of such deposit. *Ib.*
20. On trial on an indictment under Comp. St. 1895, §§ 637, 638, for receiving a deposit in an insolvent bank, defendant offered to show that the deposit was made by a customer whose account was at the time overdrawn in an amount larger than the deposit. *Held*, that the evidence was admissible as tending to show that the deposit was made and accepted as an application on the depositor's indebtedness to the bank. *Nichols* v. *State (Neb.)*, *65 N. W.*, *774.*
21. When a customer of a bank who has overdrawn his account makes a deposit, the presumption is, in the absence of evidence, that the deposit was general, and was made and received toward the payment of the overdraft. *Ib.*
22. A bank depositor, on rumors of its insolvency, went to withdraw his deposits, but was informed by the vice-president and director that the bank was perfectly solvent, and that "we have got all the money you want. You need never have any fears of this bank as long as I am in it." Such depositor, relying on such representations, permitted his deposit to remain. It was in fact insolvent when the representations were made. *Held*, that such vice-president and director was personally liable to such depositor for the money lost by the failure of the bank. *Townsend* v. *Williams (N. C.)*, *23 S. E.*, *461.*
23. A person deposited money with a bank, taking from it a deposit slip in the form used for general deposits. Upon such slips were the words, "Security for signing bond to be held by bank." Subsequently the depositor, in order to change the security so the $700 would be available for one purpose and $800 for another, drew an ordinary check, which was marked "Paid," and a certificate of deposit for $800 made out, to be held by the surety, and $700 to secure other bondsmen. The first-named certificate was afterwards paid by the bank. The depositor testified that the deposit was a special one. *Held*, a general deposit and not a trust fund in the hands of a receiver. *Dearborn* v. *Washington Sav. Bank (Wash.)*, *12 P.*, *1107*; *Watson* v. *Sheafe*, *ib.*
24. A deposit made in a bank at a time when the officers knew that it was insolvent can not be recovered from the assignee unless it can be identified and traced into his hands. *In re Commercial Bank (Ct. Insolv.)*, *2 Ohio N. P.*, *170.*
25. In an action by a bank to recover money advanced on a draft, for goods sold, deposited with it by the vendor, where it claims that the deposit was made for collection, and the depositor that it was a sale, it is proper to instruct that if it was a sale the bank could not recover, though there is evidence that the vendee, after the deposit, paid part of the price for which the draft was drawn directly to the vendor. *Bank of Guntersville* v. *Webb (Ala.)*, *19 So.*, *14.*
26. An instruction that if an illiterate depositor, to whom a bank cashier fraudulently gave a deposit slip showing a deposit of a draft for collection instead of as a discount, "within a reasonable time, and on his first opportunity," repudiates the transaction as shown by the slip, would make no difference, is not objectionable as leaving to the jury the question of reasonable time. *Ib.*
27. Where a bank cashier, in receiving from an illiterate person a draft sold to the bank, fraudulently makes out his deposit slip for him so as to show a deposit for collection, and the depositor subsequently, on discovering the fraud, repudiates the transaction as a deposit for collection, and, on an issue as to whether the transaction was a purchase or a deposit for collection, the bank admits that the slip was a receipt for the draft, and the depositor claims that it was one for the proceeds, it is proper to refuse to instruct for the bank that the retention of the slip by the depositor after repudiation, and using it as evidence of its demand against the bank, rendered it binding on him. *Ib.*
28. Where a bank cashier, in receiving from an illiterate person a draft sold to the bank, fraudulently makes out his deposit slip for him so as to show a deposit for collection, it is error to admit evidence that the bank required the cashier to pay the draft on failure to collect it, on the issue as to whether the bank was liable as purchaser or as receiver for collection only. *Ib.*

DEPOSITS—Continued.

29. On an issue as to whether the delivery of a draft to a bank was a purchase or a deposit for collection, the depositor may testify to his illiteracy to explain his accepting the deposit slip; and, having on cross-examination given the name of the person who first informed him of its contents, he may testify when and where the information was given. *Ib.*

30. One who draws a check on a bank in which he has sufficient funds for its payment, not encumbered by an earlier lien in favor of the bank, may sue such bank for damages on its refusal to pay the check to the drawee. *Mt. Sterling National Bank* v. *Green (Ky.)*, *35 S. W.*, *911.*

31. A bank may properly refuse to honor the check of a depositor who is indebted to it on a past-due note for an amount greater than the sum on deposit. *Ib.*

32. The duty which a bank holding a note owes to an indorser thereon, to appropriate a deposit in the bank to payment of the note, exists only where the maker of the note, at its maturity, has a deposit sufficient to pay it, and not previously appropriated to any other purpose, and does not apply to a deposit made after the maturity of the note, or to a deposit by a prior indorser, though he be in fact the principal debtor, and the maker be an accommodation maker. *First National Bank* v. *Peltz (Pa. Sup.)*, *35 A.*, *218.*

33. Decedent deposited bonds and coupons with a bank, and took a writing, signed by the cashier, acknowledging their receipt, and that they were "to be sold, and the proceeds placed to her credit." *Held*, that a delivery of the receipt, with an indorsement thereon, signed by decedent, requesting the cashier to "let" plaintiff "have the amount of the within bill" and with the intention to pass title thereto, constituted a valid gift of the money due from the bank. *Crook* v. *First National Bank (Wis.)*, *52 N. W.*, *1131.*

34. A deposit slip issued by a banker, acknowledging the receipt of the amount of money therein named, is intended merely to furnish evidence, as between the depositor and the bank, that on a given day there was deposited a given sum, and not that such sum remains on deposit, and hence the delivery of a deposit slip to a third person by the depositor does not operate as an assignment of the deposit. *First National Bank* v. *Clark (N. Y. App.)*, *32 N. E.*, *38.*

35. A conversation between a bank depositor and a third person, to whom he had delivered the deposit slip, and in whose favor he had drawn a check for the amount, in which he stated that the deposit would not be available for ten days, and that he wanted the check discounted immediately, which was accordingly done, and the money paid him by such third person, does not, as a matter of law, operate as an assignment of the deposit to such third person; and a finding by the jury that it did not will not be disturbed on appeal. *Ib.*

36. Designating a national bank as a depository of public moneys does not constitute it an agent of the Government, or render the Government liable for moneys lost by a failure of such bank. *Branch* v. *The United States*, *1 N. B. C.*, *363.*

37. Such bank does not become a custodian of public moneys deposited with it, but it becomes a debtor to the United States the same as it does to other depositors for individual deposits *Ib.*

38. Certain moneys coming into the possession of the clerk of a Federal court pending a litigation were by him deposited in a national bank which had been designated as a depository of public moneys. The bank failed. *Held*, that the United States were not liable for the money so deposited. *Ib.*

39. Defendant, who had money on deposit in a national bank, when demanding payment thereof, was induced by an officer of the bank to sign a promissory note, which was represented to him to be a receipt for the money. He was unable to read English. *Held*, that he was not liable to the bank upon the note. *Resh* v. *First National Bank of Allentown*, *93 Penn. St.*, *397*; *3 N. B. C.*, *724.*

40. Plaintiff, who was unable to read, deposited money in a national bank and took a certificate of deposit therefor, which the officers of the bank represented was a certificate of the bank. It was, on its face, the certificate of a private banking firm, composed of some of the officers of the bank. *Held*, that the bank was liable for the amount of the deposit. *Zeigler* v. *First National Bank of Allentown*, *93 Penn. St.*, *393*; *39 Am. Rep.*, *758*; *3 N. B. C.*, *721.*

DEPOSITS—Continued.

41. Where the officers of a bank, when they received a deposit which they applied to the payment of a debt due from the depositor to the bank, knew or had reason to believe that the deposit contained moneys belonging to others, for whom the depositor was but the agent or factor, the persons who were in equity the owners of the money were entitled to recover it from the bank. *Union Stock Yards National Bank* v. *Moore et al., 79 Fed. Rep., 705.*

42. A postmaster at Lewiston, Idaho, with intent to defraud the Government, and without receiving any money, issued post-office orders upon the postmaster at Pueblo in favor of the Stockgrowers' Bank. He mailed the orders to the bank with a letter purporting to be written by one Wilson, and directed the bank to draw the money and hold it subject to said Wilson's order. The bank, without knowledge of the fraud, obtained the money as directed, but in doing so acted as a principal without disclosing their agency in the matter. The Lewiston postmaster, under the name of Wilson, subsequently drew the greater part of the money from the bank, and suit was afterwards brought against it by the United States to recover the money so obtained on the order. *Held*, that the bank was liable. *United States* v. *Stockgrowers' National Bank of Pueblo, 30 Fed. Rep., 912.*

43. Money deposited in a bank without stipulation as to place of payment is payable to the depositor at the bank. *McBee* v. *Purcell National Bank (Indian Ter.), 37 S. W., 55.*

44. Where, after the maturity of a promissory note held by a bank, and due protest and notice thereof, the maker makes a general deposit in the bank of an amount sufficient to pay the note, this does not of itself, as between the bank and an indorser, operate as a payment. In the absence of any expressed agreement or directions it is optional with the bank whether or not to apply the money in payment; it is under no legal obligation so to do. *The National Bank of Newburgh, respondent,* v. *Daniel Smith, appellant, 66 N. Y., 271.*

45. The mere discounting of paper, and placing the amount thereof to the credit of a depositor who already has a large balance to his credit, does not make the bank a purchaser for value so as to protect it against infirmities in the paper. Entering the amount of the discount to the credit of the depositor simply creates the relation, between the bank and the depositor, of debtor and creditor; and as long as that relation remains and the deposit is not drawn out the bank has simply promised to pay the depositor, has parted with no value, and is not entitled to the protection of a bona fide holder of paper. *Ib.*

46. A trust can not be implied from a mere deposit in a bank by one person of his own money in the name of another. *Bearce* v. *Bearce (N. Y.), 22 N. E., 940; 117 N. Y., 421.*

47. Although the relation between a bank and its depositor is that merely of debtor and creditor, yet the fund does not change its character from the fact that the money has been deposited in bank to the credit of the depositor. If the money in his hands was impressed with a trust in favor of another the deposit will remain subject to the same trust. *Third National Bank* v. *Stillwater Gas Co., 30 N. W., 440; 36 Minn., 75.*

48. A firm made an assignment, part of its assets consisting of a sum on deposit in defendant bank. The assignee made demand for the deposit, which was refused, and he brought suit. After the demand, but before suit, a note against the assignors, held by the bank at the date of the assignment, matured. *Held*, that it could not be set off in the suit by the assignee. *Chipman* v. *Ninth National Bank (Pa.), 13 A., 707.*

49. Where a national bank receives State funds subject to check and to withdrawal on seven days' notice, giving security therefor, and agreeing to pay interest on daily balances, the transaction is a deposit and not a loan. *State of Nebraska* v. *First National Bank of Orleans, 88 Fed. Rep., 947.*

50. It is within the power of a national bank to give bond to secure State funds deposited with it, and sureties on such bond are bound thereby. *Ib.*

51. Checks delivered to a bank by a depositor for collection and deposit at a time when the bank was insolvent, as must have been known by its officers, and which had not been collected when the bank closed its doors, remain the property of the depositor, and may be recovered by him from the receiver. *Richardson* v. *Deweese, 93 Fed. Rep., 572.*

52. A fund deposited with a national bank, which it agreed to hold for the special purpose of paying certain bonds of a school district, and which it could not legally receive as an ordinary deposit or mingle with its own

DEPOSITS—Continued.

funds, constituted a trust fund, recoverable by the district from its receiver, though it was in fact mingled with the funds of the bank, where a sufficient amount of cash remained on hand at the time the bank suspended business and came into the hands of the receiver. *Merchants' National Bank* v. *School Dist. No. 8, of Meagher County, Mont.*, *94 Fed. Rep., 705.*

53. Neither a bank nor its receiver can deny the receipt of money deposited with the bank as a trust fund on the ground that no money was actually deposited, where it received and accepted credit for the amount with a correspondent, and received the money thereon in due course of business. *Ib.*

54. One who made a general deposit in a bank can not recover such deposit from a receiver on the grounds that the bank was insolvent and known to be so by its officers when the deposit was made, and that the fraud authorized him to rescind the contract, unless the money deposited can be identified in the hands of the receiver, or it appears that the funds coming into his hands were increased by that amount. *Quin* v. *Earle*, *95 Fed. Rep., 738.*

55. To constitute fraud on the part of a bank in receiving a deposit when insolvent, which will authorize the depositor to rescind the contract and recover the deposit from a receiver subsequently appointed, the officers must have known or believed the bank to be insolvent at the time the deposit was received, and the fact that they knew it to be in an embarrassed condition is insufficient to establish the fraud. *Ib.*

56. The title to checks and drafts deposited in a bank for credit to the depositor's account remains in such depositor until they are collected, although the amount thereof is at the time entered on his book as a credit. *City of Philadelphia* v. *Eckels* (*C. C.*), *98 Fed. Rep., 485.*

57. The title to funds deposited in an insolvent national bank before banking hours, where the bank was taken in charge by the examiner before the time for opening arrived and was not thereafter opened for business, *held* to have remained in the depositor, and the funds to be receivable by him from the receiver. *Ib.*

58. Where a clearing house collected checks and drafts for an insolvent national bank on the day it had been closed by the Comptroller, and from the proceeds paid the balances due from the bank, leaving a balance to its credit, such balance must be presumed to include the proceeds of paper which had been deposited in the bank, and the title to which still remained in the depositors. *City of Philadelphia* v. *Aldrich* (*C. C.*), *98 Fed. Rep., 487.*

59. It is not essential to the right of a depositor to recover from the receiver of an insolvent bank money deposited after it was known by its officers to be insolvent that he should be able to trace the identical money, but it is sufficient if the money which came into the receiver's hands was increased by the amount of the deposit. *Richardson* v. *New Orleans Debenture Redemption Co.* (*C. C. A.*), *102 Fed. Rep., 780.*

60. When a bank receives a deposit after hopeless insolvency, the fraud avoids the implied contract between the parties by which the relation of debtor and creditor would ordinarily arise and prevents the money deposited from becoming the property of the bank, and a trust is the equitable result. *Ib.*

61. Checks and drafts delivered by a depositor to a bank known by its officers to be insolvent, for collection and credit, but not collected before the bank closed its doors, remain the property of the depositor, and they or their proceeds may be reclaimed from the receiver. *Ib.*

62. Money deposited in a bank on the day it closed its doors, and when it was known by its officers to be insolvent, remains the property of the depositor, and may be recovered by him from the receiver where it is shown that it went to increase the sum which came into his hands. *Richardson* v. *New Orleans Coffee Co.* (*C. C. A.*), *102 Fed. Rep., 785.*

63. The right of a depositor to recover a deposit made on the day a bank closed its doors was not affected by the sale by the bank to him on the same day of drafts which were not paid, and for which he gave checks covering the amount deposited. *Ib.*

64. A bank has the right to charge to the account of a general depositor the amount of notes of such depositor held by it which are due, and such right is not affected by the fact that the depositor is the receiver of a railroad, and as such made the deposits, where he also executed the notes in the same capacity. *Durkee* v. *National Bank* (*C. C. A.*), *102 Fed. Rep., 845.*

DEPUTY COMPTROLLER:

1. A certificate signed by the Deputy Comptroller of the Currency as "Acting Comptroller of the Currency" is a sufficient certificate by the Comptroller of the Currency within the requirements of Rev. St., par. 5154. *Keyser* v. *Hitz, 133 U. S., 138.*
2. The Deputy Comptroller of the Currency being authorized by law to act for the Comptroller in certain contingencies, the courts will presume, in the absence of any showing to the contrary, that the deputy, in acting for the Comptroller in any particular instance, has acted lawfully. *Young* v. *Wemp et al., 46 Fed. Rep., 354.*

DIRECTORS. *See* Officers.

DISTRICT ATTORNEY:

1. For services performed by the district attorney in bringing a suit against a national bank, and obtaining a forfeiture of its charter, he is not entitled to more than $10, the fees prescribed by section 821, there being no other law in the United States giving a compensation to a district attorney for such services. *Bashaw* v. *United States, 47 Fed. Rep., 40.*
2. The 56th (now 153d) section of the act providing that suits under it in which officers of the United States are parties shall be conducted by the district attorney of the district is directory only. *Kennedy* v. *Gibson, 8 Wall., 498.*
3. District attorney can not recover compensation for services in conducting suit arising out of the provisions of the national banking law in which the United States or any of its agents or officers are parties. *Gibson* v. *Peters, Receiver, 150 U. S., 342.*
4. The expenses of a receivership can not be held to include compensation of district attorney for conducting a suit in which the receiver is party, and he can not receive any compensation for services so rendered or offered to be rendered. *Ib.*

DIVIDENDS:

1. Equity has jurisdiction of a suit by the receiver of an insolvent national bank against all its shareholders to recover dividends unlawfully paid to them out of the capital at times when the bank had earned no net profits, and was in fact insolvent, it being in effect a suit to execute a trust, to undo a fraud, and to prevent a multiplicity of suits. *Hayden* v. *Thompson et al., 71 Fed. Rep., 60.*
2. A bill by the receiver to recover the dividends illegally paid may be brought without an express order from the Comptroller of the Currency. *Ib.*
3. It can not be urged as a defense to such suit that the remedies provided by the national banking act are exclusive, the right to recover diverted trust funds not being dependent on statute. *Ib.*
4. The fact that some of the defendants participated in but one or two of the sixteen dividends on which the suit was based, that others participated in more, and others in all the dividends, does not render the bill multifarious. *Ib.*
5. The national courts, sitting in equity, act or refuse to act in analogy to the statute of limitations of the States in which they are sitting. *Ib.*
6. A stockholder in an insolvent bank who receives a dividend from funds properly belonging to the creditors holds it under an implied and not an express trust in favor of the creditors, and hence limitations run in his favor against an action to recover the dividend. *Ib.*
7. The rule that the time limited for beginning an action for fraud shall not commence to run while defendant conceals it does not apply when the concealment is by a third person. *Ib.*
8. In the absence of fraud, the cause of action to recover the dividend wrongfully paid arose when the payment was made, and not upon the appointment of the receiver and the discovery that the other assets of the bank were insufficient to pay its debts. *Ib.*
9. A bank has a right to accumulate a surplus before declaring dividends on its stock. *Reynolds* v. *Bank of Mt. Vernon (Sup.), 39 N. Y. S., 623.*
10. Where complainant has a decree in equity that defendant pay her dividends on stock held by her, and defendant has against complainant an unsatisfied judgment at law for an assessment on said stock, the court, on motion, will order the amounts to be paid under the decree applied on the judgment, though the judgment was at a former term and complainant intends to appeal therefrom. *Soules* v. *Witters et al., 40 Fed. Rep., 413.*

DIVIDENDS—Continued.

11. Liquidation dividends of a national bank belong to the holder of the shares, whether those shares be recorded upon the books of the bank or not, and must be paid to the holder of such shares on demand. *Bath Sav. Inst.* v. *Sagadahoc National Bank, Me., 36 A., 996.*
12. A receiver of an insolvent national bank may maintain a suit in equity in any district against all the stockholders within the court's jurisdiction to recover back unearned dividends received by them, and unlawfully paid from the bank's capital when insolvent, on the ground that it is a suit to follow trust funds. *Hayden* v. *Brown, 94 Fed. Rep., 15.*
13. A secured creditor of an insolvent national bank may prove and receive dividends upon the face of his claim as it stood at the time of the declaration of insolvency, without crediting either his collaterals or collections made therefrom after such declaration, subject always to the proviso that dividends must cease when, from them and from collaterals realized, the claim has been paid in full. *Merrill* v. *National Bank, 173 U. S., 131.*
14. The receiver of an insolvent national bank may recover from a stockholder dividends declared and paid after the bank became insolvent where necessary to meet the demands of creditors. *Hayden* v. *Williams, 96 Fed. Rep., 279.*
15. The receiver of a national bank can not recover a dividend paid to a stockholder not at all out of profits, but entirely out of capital, when the stockholder receiving such dividend acted in good faith, believing the same to be paid out of profits, and when the bank, at the time such dividend was declared and paid, was not insolvent. *McDonald, Receiver,* v. *Williams, 174 U. S., 397.*
16. The receiver of a national bank can not recover from a stockholder in an action at law the sum received by him on a partial distribution of the capital of the bank, made and received in good faith during voluntary liquidation, when the bank was at the time solvent, and retained sufficient assets to pay all its liabilities, although it subsequently became insolvent. *Lawrence* v. *Greenup* (*C. C. A.*), *97 Fed. Rep., 906.*

ESTOPPEL:

1. Where one sued by a national bank is accustomed to deal with it as such and does so deal with it in respect to the matter in suit, he is estopped from denying its incorporation. *National Bank of Fairhaven* v. *The Phœnix Warehousing Company, 6 Hun, 71.*
2. A director is not, by reason of his position, estopped from setting up the defense of usury in an action brought against him by the association. *Bank of Cadiz* v. *Slemons, 34 Ohio St., 142.*
3. Where a national banking association has entered into a contract which it is not authorized to make, a party who has enjoyed the benefit of such contract can not question its validity. *Casey* v. *La Société de Credit Mobilier, 2 Woods, 77; German National Bank* v. *Meadowcroft, 95 Ill., 124.*
4. Where officer of a bank guaranteed payment in name of bank and sold the note, the bank by retention and enjoyment of the proceeds is estopped to deny officer's act. *People's Bank* v. *National Bank, 101 U. S., 181.*
5. The organization of a national bank under the national banking act may be put in issue by a party who has not estopped himself. But a party who has accepted as payee a promissory note payable at a banking institution which the parties to the note style a national bank, and has sold and transferred the note to such banking institution, can not be allowed to raise that issue by merely averring want of knowledge or information sufficient to form a belief as to whether the institution is a body corporate, etc. *Huffaker* v. *National Bank of Monticello, 12 Bush, 287; 1 N. B. C., 504.*
6. If upon inquiry by the surety, the cashier, knowing that he is a surety, inform him that the note is paid, intending that he should rely upon his statement, and the surety does so, and in consequence changes his position by giving up securities, or indorsing other notes for the principal, or the like, the bank will be estopped to deny that such note is paid. *Cocheco National Bank* v. *Haskell et al., 51 N. H., 116.*
7. A stockholder of a private corporation, when sued by its creditors, is estopped from denying the legal existence of the corporation, or insisting that its charter has been forfeited by noncompliance with statutory provisions for which a forfeiture might be judicially declared. *National Commercial Bank* v. *McDonnell, 92 Ala., 387.*
8. When an officer of a bank loaned money for his individual benefit upon pretended collateral security of the bank. *Held*, that his bank was estopped to deny the loan and is liable therefor, as the lender dealt with him solely in his official capacity. *Stewart* v. *Armstrong, 76 Fed. Rep., 167.*

ESTOPPEL—Continued.

9. Vice-president of bank, also manager of a commercial house, substituted as collateral notes to order of his house, and indorsed by them without consideration. *Held*, that, as against holders of collateral, the house was estopped to deny that these notes were properly pledged as security for a loan to his bank. *Ib.*
10. The estoppel upon his bank exists only in favor of lender. Hence, his house has no remedy against it for any liability enforced by the lender on account of its indorsed notes so pledged. *Ib.*
11. A shareholder who has held himself out to the world as such is estopped to deny that the association was legally incorporated. *Casey* v. *Galli, 94 U. S., 673; Wheelock* v. *Kost, 77 Ill., 296.*
12. A person who received dividends on shares of stock standing in his name on the books of a national bank is estopped from denying his liability on the ground that he returned the same by check to an officer of the bank. He is presumed to be the owner of the stock when his name appears upon the books of the bank, and the burden of proof is upon him to show that he is not in fact the owner. *Finn* v. *Brown, 142 U. S., 56.*
13. A shareholder against whom suit is brought to recover the assessment made upon him by the Comptroller will not be permitted to deny the existence of the association, or that it was legally incorporated. *Casey* v. *Galli, 94 U. S., 673.*
14. In such suit stockholder is estopped to deny existence or validity of corporation. *Ib.*
15. The legality of the appointment of the receiver can not be questioned by the debtors of the bank when sued by him. The bank may move to have the appointment set aside, but the debtors can not. *Cadle* v. *Baker, 20 Wall, 650; Platt* v. *Beebe, 57 N. Y., 339.*
16. A corporation which received and used the proceeds of a discount of notes by its president is estopped to deny his authority to discount the paper. *German National Bank* v. *Louisville Butchers' Hide and Tallow Co. (Ky.), 29 S. W., 882.*
17. Where the cashier, intrusted by its directors with its entire management, has been accustomed in having paper rediscounted to guarantee its payment, the bank will be estopped from denying his authority to so guarantee it. *First National Bank* v. *Stone (Mich.), 64 N. W., 487.*
18. Where the president of a bank procures advancements to be made to a relative by the bank, promising to become liable therefor, and not to receive payment of any part of the amount which such relative owes him individually until the bank was paid, he is estopped to claim the benefit of a priority given his debt in a mortgage executed by such relative over that due the bank, and whatever benefit accrues to him under such mortgage is subordinate to the claim of the bank. *Brown* v. *Farmers and Merchants' National Bank (Tex. Civ. App.), 31 S. W., 216.*
19. A bank which causes property owned by it to be conveyed by a deed regular in form to a worthless corporation, organized by its own directors, and then loans such corporation money, takes its notes and discounts them with strangers, by representing them as prime paper and on the strength of such corporation's apparent ownership of such property, is thereafter estopped, as against the holders of the notes, to assert that the conveyance was ultra vires. *Butler et al.* v. *Cockrill, 73 Fed. Rep., 945.*
20. The holder of part of the bonds of an insolvent corporation is not estopped to set up the invalidity or want of consideration of other of the bonds not in the hands of innocent holders. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co. (Tex. Civ. App.), 36 S. W., 131; Metropolitan Trust Co.* v. *Farmers and Merchants' National Bank, ib.*
21. In order to constitute a ratification of an unauthorized act, the act relied on as such ratification must be performed with knowledge of the material facts in the absence of circumstances creating an equitable estoppel. *Columbia National Bank* v. *Rice (Neb.), 67 N. W., 165.*
22. The fact that the bank stamped the original note "Paid," instead of "Renewed," in the belief that the forged signature of the surety on the renewal note was genuine, does not estop it from enforcing its claim against the surety on the original note, though the surety, seeing the latter in the hands of the principal, believed it had been paid, and signed other notes of the principal as surety to his damage. *Lyndonville National Bank* v. *Fletcher (Vt.), 34 A., 38.*
23. After a party has recovered judgment against a corporation, as such, and obtained the appointment of a receiver therefor, he can not in the same suit deny its corporate entity and seek to hold the stockholders thereof liable as partners. *First National Bank* v. *Dovetail Body & Gear Co. (Ind. Sup.), 42 N. E., 924.*

ESTOPPEL—Continued.

24. A bank which received a letter from another bank, asking in regard to the character and financial standing of a certain person, without any intimation as to the making of a loan, is not estopped, as against a loan subsequently made by the inquiring bank, to claim a chattel-mortgage lien on the man's property, because in its answer it merely stated the man's character and assets above his indebtedness, without stating that he was indebted to it. *First National Bank* v. *Marshal & Ilsley Bank (Mich.)*, *65 N. W., 604.*
25. Statements of a mortgagor, made for the purpose of obtaining credit for a corporation of which he was a member, that he had sold to it the mortgaged property, would not conclude the mortgagee, unless it had knowledge thereof at the time, and kept silent. *Ib.*
26. One who has demanded a certain amount as a balance due on a trade is not estopped from suing for a greater amount, and may explain the demand. *First National Bank* v. *Lynch (Tex. Civ. App.)*, *25 S. W., 1042.*
27. A partner who is made known by his fellow-partner to a third person, in order to obtain credit, can not afterwards claim to be a dormant partner as to such person, so as to relieve him from the necessity of giving notice upon retiring from the partnership. *Milmo National Bank* v. *Carter (Tex. Civ. App.)*, *20 S. W., 836.*
28. The fact that a party to a contract which is void as against public policy has received the benefits therefrom does not estop him when sued thereon from setting up such defense. *Brown* v. *First National Bank (Ind. Sup.)*, *37 N. E., 158.*
29. The maker of a note payable at Tuscaloosa Fence Factory is estopped in a suit thereon by an innocent purchaser for value to deny the existence of such a place. *Brown* v. *First National Bank (Ala.)*, *15 So., 435.*
30. A wife, jointly with another person, signed a note to her husband's order, and delivered it to him to have discounted, and with the proceeds pay a debt of his. The husband applied to a bank official, who had notice that the note was made without consideration, but did not have notice that the proceeds were to be applied for the husband's benefit, and the official offered to discount it by a check to the wife's order, which the husband accepted, and afterwards procured his wife to indorse and deliver to him, she knowing that it was the proceeds of her note. *Held*, that the wife was estopped from setting up against the bank that she was a mere surety on the note. *Hackettstown National Bank* v. *Ming (N. J. Ch.)*, *27 A., 930.*
31. H., being indebted to a national bank for a considerable sum, for which the bank held certain corporate stock as collateral security, in writing authorized the president and directors of the bank to sell at their discretion all the stock and apply the proceeds of the sale upon his indebtedness. Thereafter, after giving H. ample notice of an intention to sell, the stock was sold and transferred to three of the directors of the bank, at a price above the market value, and the amount received from the sale applied upon the indebtedness of H. H. received an itemized statement of the proceeds of the sale and of its application upon his indebtedness, to all of which he made no objection. Five years thereafter H. commenced an action against the bank for the purpose of obtaining a decree redeeming the stock, and for an accounting. *Held*, that the action could not be maintained: First, because by his silence he was estopped; and second, because of delay in bringing suit. *Hayward* v. *Eliot National Bank*, *96 U. S., 611; 2 N. B. C., 1.*
32. A national bank purchased the stock of a dealer in wall paper at a sale under an execution in its favor, and afterwards organized a corporation to take and dispose of this stock, such corporation being managed by the officers of the bank and controlled by it. In order to dispose of the stock with advantage, new stock was purchased on credit, the bank, through its cashier, informing the seller, upon inquiry, of the relation between the bank and the corporation, and that the bank would see that the bills were paid if the goods were sold. *Held*, that whether or not it was within the powers of the bank to purchase new stock to help the sale of that bought on execution sale, the bank, having received and appropriated the proceeds of the goods purchased, was estopped to set up in a suit for the price a want of power to make the purchase. *American National Bank* v. *National Wall Paper Co., 57 Fed. Rep., 85.*
33. A national bank which returns its capital for taxation is not thereby estopped from setting up that the same was not subject to taxation, and refusing to pay the tax. *Brown* v. *French, 80 Fed. Rep., 166.*

ESTOPPEL—Continued.

34. The judgment in an action is conclusive in a subsequent action between the same parties upon the same cause as to all questions which might have been presented and determined in the first suit; but in a subsequent action between the same parties upon a different cause it is conclusive only upon such questions as were actually litigated and determined in the first suit. *Lawrence* v. *Stearns, 79 Fed. Rep., 878.*

35. One who has been prosecuted to judgment upon a cause of action based on the negligent act of another, who has been called in to defend and has defended the suit, may sue such other party for indemnity, and rest his case upon the former adjudication, it being shown that it was in consequence of such negligence that the former judgment passed. *Ib.*

36. The cashier of a bank does not act as its agent or representative in answering an inquiry addressed to him by another bank as to the business standing of a third person; and the bank is not bound or estopped by statements so made by him, his act being one not relating to the business of his bank, but simply one of customary courtesy rendered without consideration. *First National Bank of Manistee, Mich., et al.*, v. *Marshall and Ilsley Bank of Milwaukee, Wis., 83 Fed. Rep., 725.*

37. The failure of the officers of a bank, in answering a general inquiry from another bank as to the character and standing of a customer, to disclose the fact that the customer was indebted to their bank, and that it held liens on certain of his property, will not estop it to assert such liens as against a mortgage subsequently taken by the inquiring bank, in the absence of any fraudulent intent. *Ib.*

38. Subscribers to the capital stock of a national bank previously organized and carrying on business, who accepted certificates of stock representing a portion of the original capital stock, obtained by the bank in some manner from the former holders, are estopped, after the lapse of five years, during which they retained the stock, received two dividends, and paid one assessment thereon, to deny that they are stockholders, in a suit by the receiver, on the bank's insolvency, to collect a further assessment, on the ground that they supposed they were purchasing a part of an issue of increased stock which the bank had voted to issue, but the issuance of which had not then been authorized by the Comptroller. *Rand* v. *Columbia National Bank, 94 Fed. Rep., 349; Same* v. *Tillinghast, ib.*

39. Less than two years having elapsed from the payment of the first dividend to the filing of this bill, and the other creditors of the bank not having been harmed by the delay, no presumption of laches is raised, nor can an estoppel properly be held to have arisen. *Merrill* v. *National Bank, 173 U. S., 131.*

40. The investment by the First National Bank of Concord, New Hampshire, of a part of its surplus funds in the stock of the Indianapolis National Bank, of Indianapolis, Ind., was an act which it had no power or authority in law to do, and which is plainly against the meaning and policy of the statutes of the United States and can not be countenanced; and the Concord corporation is not liable to the receiver of the Indianapolis corporation for an assessment upon the stock so purchased, made under an order of the Comptroller of the Currency to enforce the individual liability of all stockholders to the extent of the assessment. The doctrine of estoppel does not apply to this case. *First National Bank of Concord* v. *Hawkins, 174 U. S., 364.*

41. Plaintiff sued the receiver of a national bank for money loaned the bank for which bank stock had been given as collateral security. The receiver defended on the theory that the transaction was a purchase of the stock. At the trial, plaintiff and another testified positively that plaintiff contracted for the loan with the bank cashier on the terms claimed by plaintiff. The receiver's evidence showed that after his appointment he furnished plaintiff, at her request, with a list of stockholders, in which her own name appeared, and that she did not disclaim being a stockholder, and did not begin suit for two years thereafter. Certain entries on the bank's books showed plaintiff to be a stockholder, but she had not receipted for the certificates she held on the bank's books, and it did not appear that she knew of the entries. In the letters to the Comptroller and to defendant, written after the bank's insolvency, plaintiff, who was inexperienced in business matters, referred to herself as a stockholder. *Held*, that the evidence did not estop plaintiff from showing that she was not a stockholder, and that that issue was properly submitted to the jury. *American Nat. Bank* v. *Williams, 101 Fed. Rep., 943.*

ESTOPPEL—Continued.

42. In an action by the receiver of a national bank to recover an assessment on stock alleged to be held by the defendant as executrix, a copy of entries in the stock book of the bank showing the issuance of a certificate of stock to the estate of the defendant's testator, identified as a true copy by the deposition of the former cashier, who testified with the book before him, is admissible against the defendant to prove such entries. *Brown* v. *Ellis, 103 Fed. Rep., 834.*
43. As between the shareholders of a national banking association, the books of the bank are public records, and the entries therein are admissible against them as evidence of the facts they show. *Ib.*
44. The certificate of the Comptroller of the Currency, issued to a national bank, approving a reduction of its capital stock, is in itself proof of such reduction. *Ib.*
45. The original order of the Comptroller of the Currency levying an assessment on the shares of a national bank, over his official signature and seal, proves itself, and fixes the liability of the shareholders from its date, no demand being necessary. *Ib.*
46. Depositions taken under a commission issued to "A. C. Strong," a notary public of a certain county, are not inadmissible because they were taken and certified by "Alfred C. Strong," as a notary public of such county, who is shown to be the same person. *Ib.*
47. Where depositions are taken for use in a Federal court under the provisions of Rev. St., 863–865, upon a commission issued to a notary public, it is not essential that he should attach his official seal to his certificate. *Ib.*
48. Where, in the taking of depositions for use in a Federal court under the provisions of Rev. St., 863–865, both parties were present by counsel, and the testimony on both direct and cross examination was taken in shorthand and reduced to writing by the stenographer in the presence of the magistrate, witnesses, and counsel, a failure to object to such proceedings, either at the time of taking or when the depositions were offered in evidence, was a waiver of the right to have them excluded because the testimony was not reduced to writing by either the magistrate or the witnesses, as required by section 864. *Ib.*

EVIDENCE:

1. The certificate of the Comptroller of the Currency that an association has complied with all the provisions required to be complied with before commencing the business of banking, is admissible in evidence upon a plea of *nul tiel corporation;* and such certificate, together with proof that the association has been acting as a national banking association for a long time, is amply sufficient evidence to establish, at least prima facie, the existence of the corporation. *Mix* v. *The National Bank of Bloomington, 91 Ill., 20; Merchants' National Bank of Bangor* v. *Glendon, 120 Mass., 97.*
2. The certificate of the Comptroller of the Currency duly made is sufficient evidence of the appointment of the receiver in an action brought by him. *Platt* v. *Beebe, 57 N. Y., 339; 1 N. B. C., 725.*
3. And in a suit against the association or its shareholders such certificate of the Comptroller is conclusive as to the completeness of the organization. *Casey* v. *Galli, 94 U. S., 673.*
4. Under the national banking act a copy of the certificate of organization of a United States national bank, which is certified by the Comptroller of the Currency and authenticated by his seal of office, is competent evidence in a State court. *Tapley* v. *Martin, 116 Mass., 275; 1 N. B. C., 611.*
5. In an action by "The West River National Bank of Jamaica, Vermont," *held,* that the certificate of the Comptroller of the Currency of the existence of a corporation under the name of "The West River National Bank of Jamaica," described as located in the town of Jamaica, Vermont, was admissible under the general issue for the purpose of proving the plaintiff's corporate existence. *Thatcher* v. *West River National Bank, 19 Mich., 196; 1 N. B. C., 622.*
6. It is no objection to the admission in evidence of the certificate of the organization of a national bank that the notary before whom it was acknowledged was one of the shareholders of the bank. The Comptroller's certificate of compliance with the act of Congress removes any objection which might otherwise have been made to the evidence on which he acted. *Ib.*
7. A certificate signed by the Deputy Comptroller of the Currency as "Acting Comptroller of the Currency" is a sufficient certificate by the Comptroller of the Currency within the requirements of Rev. St., sec. 5151. *Aspinwall* v. *Butler, 133 U. S., 595.*

EVIDENCE—Continued.

8. A letter from the Comptroller directing the receiver to institute suit, if not objected to at the time, is sufficient evidence that the Comptroller has decided that the enforcement of the individual liability of the shareholders is necessary. *Bowden* v. *Johnson, 107 U. S., 251.*
9. In an action by a national bank plaintiff may prove that it is a corporation de facto by parol evidence; that it is carrying on a general banking business as a national bank, authorized by the general laws of the United States, under the name by which it has sued, the court taking judicial notice of such laws. *Yakima National Bank* v. *Knipe, 33 P., 834; 6 Wash., 348.*
10. In accordance with the provisions of the Minnesota statute (Gen. St., 1878, c. 26, §8; Gen. St., 1894, §2275) making the certificate of protest of a bill or note of any notary public of that or another State evidence of the fact therein certified, such a certificate is competent evidence in a Federal court sitting in Minnesota of the presentment, demand, dishonor, or notice of dishonor of a note drawn in Minnesota and payable and protested in Connecticut. *Nelson* v. *First National Bank of Killingley, 69 Fed. Rep., 798.*
11. A letter written in the ordinary course of business by a clerk in the office of one sought to be charged as indorser of a note, acknowledging the receipt of notice of the protest thereof, is competent evidence of the sending of the notice. *Ib.*
12. Upon the question of the value of stock in a corporation which has been placed in the hands of a receiver, under a statute of the State creating it, in proceedings for its dissolution as insolvent, the opinions of competent witnesses as to the value of the stock are admissible, as is also evidence of the amount and value of the assets and liabilities of the corporation at different times between the appointment of a receiver and the sale of the assets in accordance with the statutory requirements. *Ib.*
13. Upon the same question it is also admissible to prove the amounts realized at the sales made of the property of the corporation by the receiver, under the order of the court, in the regular course of the insolvency proceedings, though taking place at a time remote from that to which the inquiry as to the value of the stock relates. *Ib.*
14. A witness ought not to be permitted to give an opinion as to the value of an article when it does not appear that he has acquired any correct information from which to form an opinion, or that he has formed any opinion whatever. *Ib.*
15. When evidence which may have been irrelevant or otherwise open to an objection seasonably taken has been admitted without objection, the witness being examined and cross-examined by the respective parties, it is not error to deny a motion to strike out such evidence, made after its tendency and effect have been disclosed. *Farmers and Traders' National Bank of Covington, Ky.*, v. *Greene et al., 74 Fed. Rep., 439.*
16. When the books of a bank are offered in evidence by one party to a suit, the other party is entitled to avail himself of any part of the evidence contained therein, such as the state of a particular account. *Blanchard* v. *Commercial Bank of Tacoma, 75 Fed. Rep., 249.*
17. In an action to recover a sum alleged to have been loaned to a bank, the receiver thereof claimed that the loan was to the president of the bank personally. He also contended that the bank's books should not be considered as evidence that the loan was to the bank, because they were not properly kept, and he offered to show by expert testimony what would have been the proper method of entering the transaction if the loan had been made to the bank. *Held*, that this evidence was properly excluded, as it did not appear that there was any such ambiguity in the account as to require expert evidence in relation thereto. *Ib.*
18. Where a jury is waived and the court makes special and general findings, an appellate court is not required to weigh the evidence and determine the preponderance thereof, but will only consider whether the pleadings and special findings are adequate to support the judgment. *Walker* v. *Miller, 8 C. C. A., 331; 59 Fed. Rep., 870*, followed.
19. On an issue as to whether the deposits of plaintiff's testator in defendant bank were interest bearing, evidence of the value of the use of money in vicinity of the bank, and that testator received interest on similar deposits in other banks, and that one bank offered him 5 per cent on any money that he might deposit, is admissible in rebuttal of defendant's evidence that the agreement between the parties, by which testator's account should be interest bearing, was abrogated by a subsequent agreement that it should not bear interest. Merwin, J., dissenting. *McLoghlin* v. *National Mohawk Valley Bank (Sup.), 20 N. Y. S., 171.*

EVIDENCE—Continued.

20. An instruction that a party alleging fraud must prove it by a preponderance of the evidence, so clear that it leaves the mind well satisfied that the charge is true, requires too high a degree of proof, since it is sufficient if the jury believe a material fact in issue, from the evidence, even if the proofs do not generate a belief which entirely satisfied the mind. *Hutchinson National Bank* v. *Crow*, *56 Ill. App., 558.*
21. The certificate of organization of a national bank, issued by the Comptroller of the Currency, is competent evidence of the incorporation of the bank. *National Bank of Commerce* v. *Galland* (*Wash.*), *45 P., 35.*
22. Where the cashier of a bank, who assumed to be acting as such, applied to another bank in the usual course of business to discount a note produced by him, payable to himself, and regularly indorsed by him in both his individual and official capacity, neither the fact that he appeared to be the payee and first indorser and his bank the second indorser, nor that the avails of the note were received by him personally, was conclusive evidence that the indorsement of his bank was unauthorized or for his own accommodation. *Merchants' National Bank* v. *McNeir* (*Minn.*), *53 N. W., 178.*
23. In an action by a bona fide holder on bonds of a school district, purporting to have been issued in satisfaction of a judgment against the district, as authorized by acts 17th Gen. Assem., c. 132, the defense was that such bonds had been fraudulently issued after the judgment had been already satisfied by a prior issue of bonds. *Held*, that, after a showing that a diligent search had been ineffectually made for the records of the district authorizing the first issue of bonds, and after the then secretary of the district identified one of such bonds as having been issued in payment of the judgment in question, and had partly described the others, such bonds purporting on their face to have been issued by the officers of the district, and having been afterwards found to be valid obligations of the district by a court of competent jurisdiction, were themselves properly admitted in evidence. *First National Bank* v. *District Tp. of Doon* (*Iowa*), *53 N. W., 301.*
24. Depositing in the post-office a letter properly addressed, with postage prepaid, is prima facie evidence that the sendee received it. *Ripley National Bank* v. *Latimer*, *2 Mo. App. Rep'r, 967.*
25. In an action to recover the amount paid to the payee and indorser of a check, on the ground that the amount of the check had been raised, where experts had testified that writing could be removed by acids without leaving any trace, and there was evidence that the name of the payee and amount in the check in question had been altered, but none that the check had been subjected to acids, experienced cashiers were properly allowed to testify as to the genuineness of the check, though not shown to be experts as to the effect of acids on writing. *Birmingham National Bank* v. *Bradley* (*Ala.*), *19 So., 791.*
26. On an issue whether a check had been raised in amount, it was error to admit in evidence a check which bore evident signs of having been altered, as a result of experiments with acids which had been made thereon, for the purpose of showing that an alteration could not be made without detection. *Ib.*
27. The testimony on another trial of an officer of a corporation with relation to previous corporate acts can not be proved as an admission binding upon the corporation. *Columbia National Bank* v. *Rice* (*Neb.*), *67 N. W., 165.*
28. Proof of false statements knowingly made by the purchaser of goods, whereby he is shown to be possessed of a large amount of property over and above his liabilities, is admissible under an allegation that, being insolvent, he knowingly concealed his insolvency from the vendor. *First National Bank* v. *McKinney* (*Neb.*), *66 N. W., 280.*
29. In an action on a note dated on Sunday the burden is on plaintiff to show that it was in fact executed on a day which was not Sunday. *Hauerwas* v. *Goodloe* (*Ala.*), *13 So., 567.*
30. In an action by a bank on a note dated on Sunday its "discount register" is not admissible in evidence to show that the note in suit was a renewal of a note which matured on Sunday, and that the renewal note was made on a certain week day after its date and dated back to the date of the maturity of the first note, according to the custom of the bank. *Ib.*
31. In an action by a bank on a note dated on Sunday it is not error to admit evidence that the note is in the handwriting of the bank's cashier, and that he was not in the employ of the bank until after the date of the note, and that the note is a renewal note, and dates back. *Ib.*
32. Where defendant, in a suit by a mortgagee against the mortgagor for the mortgaged property, claims payment of the debt the burden is on him of proving such payment. *First National Bank* v. *Hellyer* (*Kan.*), *37 P., 130.*

EVIDENCE—Continued.

33. The testimony of a witness in another case may be proven by anyone who heard it, and the reporter's notes are not the only or best evidence. *German National Bank* v. *Leonard* (*Neb.*), *59 N. W., 107.*
34. The testimony of a witness in an action to which he was not a party may be proved in a subsequent action to which he is a party as an admission. *Ib.*
35. Parol evidence is admissible to show that the word "accounts," as used in an assignment, for the purpose of security, of the "good and collectible accounts" of the assignor, covered not only such accounts as showed an unconditional liability on the part of the debtor at the date of the assignment, but also partially executed contracts and consignment contracts which called for payment in the future and on conditions to be performed. *Preston National Bank* v. *Emerson* (*Mich.*), *60 N. W., 981.*
36. As against bona fide purchasers of a note signed in blank on the back thereof by a third person before delivery to the payee, parol evidence is not admissible to show that such person signed as accommodation indorser, and not as joint maker, as presumed by law. *Salisbury* v. *First National Bank* (*Neb.*), *56 N. W., 727.*
37. In an action by one bank against another on a note, and for money loaned, where defendant asserts that plaintiff bought the note, proof of the negotiations for the loan, and that defendant received its proceeds, is not incompetent as varying the written instrument. *First National Bank* v. *California National Bank* (*Cal.*), *35 P., 639.*
38. Where the genuineness of the signatures of certain letters alleged to have been written by plaintiff were in question, and she admitted her signature to a certificate of stock, it was not error to send the stock book to the jury for a comparison of signatures. *Rose* v. *Winnsboro National Bank* (*S. C.*), *19 S. E., 487.*
39. An unsigned entry on a deed is inadmissible to show the time it was filed for record. *First National Bank* v. *Cody* (*Ga.*), *19 S. E., 831.*
40. Parol evidence is admissible to show that a note, though in the possession of the payee, was delivered with the understanding that it would not be binding upon the makers unless signed by other persons. *Merchants' National Bank* v. *McAnulty* (*Tex. Civ. App.*), *31 S. W., 1091.*
41. In an action for malicious prosecution of an attachment it is not error to refuse to permit plaintiff to testify whether defendant had any motive in procuring the issuance of the attachment other than an honest desire to collect a debt, and to limit him to a statement of the facts. *Hamer* v. *First National Bank* (*Utah*), *33 P., 941.*
42. In an action by a national bank against a maker of a promissory note the fact that the note is made payable at the plaintiff bank is not conclusive evidence that such bank is a corporation. *Hungerford National Bank* v. *Van Nostrand, 106 Mass., 559; 1. N. B. C., 589.*
43. Under the acts of Congress authorizing questions arising on a trial or hearing before two judges in the circuit court, and upon which they are divided in opinion, to be certified to the Supreme Court of the United States for decision, each question certified must be one of law and not of fact, nor of mixed law and fact, and it must be a distinct point or proposition clearly stated, and not the whole case nor the question whether upon the evidence the judgment should be for one party or for the other. *Williamsport National Bank* v. *Knapp, 119 U. S., 357; 3 N. B. C., 184.*
44. An indorser on certain notes made a compromise with the indorsee by which he gave his notes for a part of the amount due, he to be released from liability on the original notes upon payment of the compromise notes at maturity. *Held*, that evidence that money with which he made part payment on the compromise notes was borrowed by him was not admissible on an issue as to whether the indorsee, after accepting such payments, was estopped to hold him liable on the original notes. *Humphreys* v. *Third National Bank of Cincinnati, 75 Fed. Rep., 852.*
45. An indorsee of a note agreed to receive, in compromise of an indorser's liability thereon, secured notes for a less amount, the indorsee to have the right, if the compromise notes were not paid when due, to sue the indorser for the balance remaining due on the original notes, after applying thereon the partial payments made on the compromise notes and the proceeds of the security given therefor. *Held*, that the indorsee did not, by receiving part payments on the compromise notes after their maturity, waive the right to sue the indorser on the original notes. *66 Fed. Rep., 872*, affirmed. *Ib.*
46. Nor did he waive his right to proceed on the original note by failing to tender back the compromise notes or the security given therefor. *Ib.*

EVIDENCE—Continued.

47. Where the facts do not appear on the face of the judgment, oral evidence is admissible to show how credits thereon came to be allowed and what they were allowed for. *Ib.*
48. Where it is not shown that a certain collection made by a receiver of an insolvent national bank was forwarded by a correspondent of the bank, nor included in the list of items sent, it is not sufficiently traced; and this though the receiver testifies that the item was collected for the forwarding bank. *Richardson* v. *Louisville Banking Co., 94 Fed. Rep., 442.*
49. A bill by the receiver of the bank to set aside a preferential transfer of notes, in violation of Rev. St., § 5242, is not sustained by proof that the notes were put into the transferee's hands for payment by him, and that, instead of paying them, he wrongfully kept them. *Alabama Iron and Railway Co.* v. *Austin, 94 Fed. Rep., 897.*
50. Where an order dismissing a law case is pleaded in bar in an equity suit, and no proof is offered except the order itself, defendant can not show the nature of the law case by affidavit after trial. *Ib.*
51. In a suit between the receiver of a national bank and a stockholder, the books of the bank are evidence to establish acts of the corporation and its financial condition at a particular time, though not as to dealings between the corporation and the defendant. *Hayden* v. *Williams, 96 Fed. Rep., 279.*
52. In an action by the receiver of an insolvent national bank to recover an assessment from defendant as a stockholder, where defendant held stock in another bank as collateral, in lieu of which, on the consolidation of the two banks, it had caused stock in the consolidated bank to be issued to a third person, plaintiff was *held* to have the burden of proving that such exchange was without the authority of the pledgor, so as to amount to a conversion of the original collateral. *Wilson* v. *Merchants' Loan and Trust Co. of Chicago, Ill.* (*C. C. A.*), *98 Fed. Rep., 688.*
53. In a suit by a park board to recover funds alleged to have been misappropriated by its treasurer, from a bank to which funds were paid, evidence of the insolvency of the treasurer, and that such fact was known to the bank, may be shown in support of the charge of misappropriation, although not directly alleged. *McNulta* v. *West Chicago Park Com'rs* (*C. C. A.*), *99 Fed. Rep., 900; West Chicago Park Com'rs* v. *McNulta, Ib.*
54. Allegations in a pleading by the receiver of a national bank against the directors, charging them with negligence in permitting the cashier to manage the affairs of the bank without supervision, are not admissible against the successor of such receiver in an action against him by a third party to establish a liability of the bank. *School Dist. of City of Sedalia, Mo.*, v. *De Weese* (*C. C.*), *100 Fed. Rep., 705.*
55. Evidence *held* insufficient to create an estoppel which would prevent a defendant, sued for an assessment as a stockholder of a national bank, from showing that he was not in fact the owner of the stock. *Tourtelot* v. *Stolteben* (*C. C.*), *101 Fed. Rep., 362.*

EXECUTION:

1. A judgment against a national bank in the hands of a receiver only establishes the validity of the claim; the plaintiff can have no execution on such judgment, but must wait pro rata distribution. *Bank of Bethel* v. *Pahquioque Bank, 14 Wall., 383.*
2. A sheriff in Texas has no power to levy upon or sell land lying outside his county, and his deed, describing by metes and bounds land purporting to have been levied on and sold, part of which lies outside his county, is void as to such part. *Short* v. *Hepburn, 75 Fed. Rep., 113.*
3. The imperfect description of property in a notice of sheriff's sale under execution will not necessarily vitiate the sale where the description is sufficiently certain so that no one is deceived as to the identity of the property sold. *Grundy County National Bank* v. *Rulison, 61 Ill. App., 388.*
4. Where judgment has been rendered in a State court against a national bank, and upon the execution issuing thereon a return of nulla bona has been made by the sheriff of the county where the bank is located, and the bank has ceased to discharge its functions as a fiscal agent of the United States, and is disposing of its assets which can not be reached by levy and sale under the common-law execution among its stockholders, thereby endangering the safety of those assets and the judgment debt of the creditor, equity will relieve by the grant of injunction and the appointment of a receiver. *Merchants and Planters' National Bank* v. *Trustees of Masonic Hall, 2 N. B. C., 220.*

EXECUTION—Continued.

5. A bill by a judgment creditor for discovery, showing that when the execution was returned unsatisfied, and when the bill was filed, there was property, within the knowledge of the creditor, subject to levy on execution, fails to show that the legal remedy has been exhausted, and is demurrable. *Merchants' National Bank of Chicago et al.* v. *Sabin et al., 34 Fed. Rep., 492.*
6. That a national bank for which no receiver has yet been appointed is in charge of an examiner appointed by the Comptroller to investigate its affairs does not exempt its tangible assets from execution upon final judgment. *Kimball* v. *Dunn, 89 Fed. Rep., 782.*

EXPIRATION OF CORPORATE EXISTENCE:

Under the act of Congress, July 12, 1882, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters, and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. Stat., sec. 5145. *Richards* v. *Attleboro National Bank, 148 Mass., 187; 3 N. B. C., 495.*

EXTENSION OF CORPORATE EXISTENCE:

1. The identity of a national bank is not affected by the extension of its term of existence. *Trustees of First Presbyterian Church* v. *National State Bank, 29 A., 320.*
2. The committee provided for by the fifth section of act of Congress of July 12, 1882, to appraise the national-bank shares of shareholders who do not assent to amendments to the articles of association may correct a mistake made by them in their approval within thirty days therefrom. *First National Bank of Clarion* v. *Brenneman's Executors, 114 Penn. St., 315; 3 N. B. C., 755.*

FALSE ENTRIES:

1. The only remedy for the making of a false return to the auditor, by the cashier of a bank, of the resources and liabilities of the bank, for the purposes of taxation, is afforded by revised statutes of Ohio, section 2679, which provides that the auditor may examine the books of the bank, and any officer or agent of it under oath, and make out the statement; and any officer of the bank may be fined not exceeding $100 for failing to make the statement, or for willfully making a false one. *Miller* v. *First National Bank, 21 N. E., 860.*
2. Any entry on the books of the bank which is intentionally made to represent what is not true or what does not exist, with intent either to deceive its officers or defraud the association, is a false entry within the meaning of the statute. *United States* v. *Harper, 33 Fed. Rep., 471.*
3. It may be made personally or by direction. *Ib.*
4. The erasure of figures already written in the books of a national bank and the substitution of other figures which falsify the state of the account constitute a "false entry" within the meaning of sec. 5209, Rev. St., by which it is declared to be a misdemeanor to make any "false entry in any book, report, or statement of the association, with intent to injure or defraud," etc. *United States* v. *Creecelius, 34 Fed. Rep., 30.*
5. Where false entries are made by a clerk at the direction of the president, the latter is a principal. *In the matter of Van Campen, 2 Ben., 419; United States* v. *Fish, 24 Fed. Rep., 585.*
6. A report of condition of a national bank, whether called for by the Comptroller of the Currency or not, which is a report in the usual form made by an officer of the bank in his official capacity, if it contains a false entry made with intent to deceive, is within Rev. St., sec. 5209, which declares such false entries to be a misdemeanor. *United States* v. *Hughitt, 45 Fed. Rep., 47.*
7. Where false entries were made by a bookkeeper in a statement requested by a national-bank examiner, purporting to give the balance due to depositors, which statement it was the duty of the examiner to make and not the bookkeeper, an indictment for making "false entries in a statement of the association" will not be sustained. *United States* v. *Ege, 49 Fed. Rep., 852.*

FALSE ENTRIES—Continued.

8. In an indictment of an officer of a national bank under sec. 5209, Rev. St., for making false entries in a report to the Comptroller of the Currency, it is no defense that such entries were made by a clerk and verified by the officer without actual knowledge of their truth, since it was his duty to inform himself. *United States* v. *Allen, 47 Fed. Rep., 696.*
9. A "false entry" in a report by a national-bank officer or a director to Comptroller of the Currency within the meaning of sec. 5209 is not merely an incorrect entry made through inadvertent negligence or mistake, but is an entry known to the maker to be untrue and incorrect and by him intentionally entered while so knowing its false and untrue character. *United States* v. *Graves, 53 Fed. Rep., 634.*
10. In determining whether a certain false entry, made by a national-bank officer in a report to the Comptroller, was made with intent to deceive or defraud, etc., within the meaning of the statute, the jury are authorized to infer the intent if the natural and legitimate result of such false entry would be to deceive any other officer or officers of the bank or any agent appointed to examine into its affairs. *Ib.*
11. In determining whether defendant made a "false entry" within the meaning of the statute when he included in such reports as "Loans and discounts" of the bank amounts which were being carried on the books of the bank as "overdrafts," the jury will not consider whether other national banks followed the same practice; but the jury, in determining whether such entry, if a "false entry," was made with intent to deceive and defraud, may consider whatever knowledge defendant is shown to have had as to practice of any other national bank in this respect. *Ib.*
12. It is not necessary to complete the offense of making a "false entry" in a report to the Comptroller of the Currency of the condition of a national bank, with intent to deceive or defraud, that any person shall have been in fact actually deceived or defrauded, for the making of such a "false entry" with the intent to deceive or defraud is sufficient. *Ib.*
13. Under sec. 5209 of the national-bank act it is an indictable offense to make a false entry in a report to the Comptroller of the Currency, or to aid and abet the making of such an entry. *United States* v. *French et al., 57 Fed. Rep., 382.*
14. It is not a "false entry" to enter under heading of "Loans and discounts" items which, on books of the bank and for convenience of its officers, have been temporarily withdrawn from that heading, and which are, from day to day, carried on the books of the bank under heading of "Suspended loans" while awaiting action of directors as to same being withdrawn from character of loans and entered up as a loss on profit and loss account. *United States* v. *Graves, 53 Fed. Rep., 634.*
15. The president and assistant cashier of a national bank are indictable as principals, under Rev. St., sec. 5209, for making a false entry in a report, although neither of them actually signed or attested the report. *Cochran* v. *United States, 15 S. Ct., 628.*
16. The assistant cashier of a bank is indictable under Rev. St., sec. 5209, for making a false entry in a report to the Comptroller, although he is not one of the officers authorized by section 5211 to make such a report; for he may be regarded as within the category of "clerk or agent," within the terms of section 5209. *Ib.*
17. An indictment under Rev. St., sec. 5209, for making a false entry in a report to the Comptroller need not allege that such report was made by the banking association, or that it was actually verified by the oath or affirmation of the president or cashier, or attested by the directors, as required by section 5211; but it is sufficient to aver that defendant made such false entry "in a certain report of the condition of the First National Bank, * * * made to the Comptroller of the Currency in accordance with the provisions" of Rev. St., sec. 5211. *Ib.*
18. The jury are warranted in finding that false entries were made with guilty intent from the testimony of defendant that the said entries were made under his direction, with the knowledge that they were not transactions of the day on which they were entered in the books of the bank. *United States* v. *Folsom, 38 F., 70.*
19. The "false entry" in the books or reports of a bank, which is punishable under Rev. St., sec. 5209, is an entry that is knowingly and intentionally false when made. It is not the purpose of the statute to punish an officer who, through honest mistake, makes an entry in the books or reports of the bank which he believes to be true, when it is in fact false. *United States* v. *Allis, 73 Fed. Rep., 165.*

FALSE ENTRIES—Continued.

20. If a president or cashier makes a false entry in a report of the condition of the bank to the Comptroller of the Currency, the jury are authorized to presume, from the false entry itself, in the absence of any explanation or of any other testimony, that he knew it to be false. This presumption results from the fact that it is the duty of the officer who verifies the report to know the condition of the bank, and if the report is false there is a prima facie presumption that he knew it. *Ib.*
21. A false entry, either in the books of the bank or in a report of its condition, is punishable only when the jury find that it was made by the defendant, or by his direction, with the intent either (1) to injure or defraud the bank, or some other corporation, or some firm or person; or (2) to deceive some officer of the bank; or (3) to deceive some agent appointed or thereafter to be appointed to examine the affairs of the bank. If any one of these intents is present the offense is complete. *Ib.*
22. Where an entry in the books or in a report of the bank's condition is in fact false, the jury are authorized to infer, from the false entry itself, an intent of the defendant to injure or defraud the bank, or some other corporation or individual, or to deceive some officer of the association, or an agent appointed to examine into the condition of the bank, if such would be the natural and probable consequence of the false entry. *Ib.*
23. A false entry made in the books or reports of a bank by a clerk, bookkeeper, or other subordinate employee, by the command or direction of the president of the bank, is a false entry made by the president, and he is liable to punishment for it if he gives the direction knowing the entry to be false, or with the intent to defraud, deceive, etc. *Ib.*
24. If a false entry in the books or reports is made with a criminal intent, it is no defense that another false entry is also made, which offsets the former entry with a like intent; but changes of this character are not as strong evidence of an intent to injure or defraud the bank, or to deceive its officers or examiners, as false entries which enable the officer making them to withdraw the funds of the bank without consideration. *Ib.*
25. Every overdraft, whether made by previous arrangement or not, whether secured or not, and whether drawing interest or not, is a loan, and is required by the law and the rules prescribed by the Comptroller to be listed and reported as an overdraft. It is, therefore, no defense to a charge of false entries in respect to overdrafts that they had been arranged for or secured, or that interest was to be paid upon them by agreement, if such false entries were made with a criminal intent; but in determining the intent the jury may consider the testimony of defendant that he considered the overdrafts as loans. *Ib.*
26. If the president of a bank makes or causes to be made false entries in its books, or in reports to the Comptroller, with the intent to deceive or defraud, etc., it is no defense that he struggled to save the bank from failure and to provide money to pay its depositors by sacrificing his own property and borrowing money from others. *Ib.*
27. Rev. St., § 5209, making embezzlement, abstraction, or willful misapplication of the property of a national banking association by an officer or agent a misdemeanor, applies to an agent in liquidation appointed by the stockholders. *United States* v. *Jewett, 84 Fed. Rep., 142.*
28. Averments in an indictment that the defendant was appointed agent in liquidation for a national banking association, and accepted that office, are not inconsistent with further averments that he afterwards acted as president, clerk, and director of the association. *Ib.*
29. An indictment against a defendant for the embezzlement and abstraction of the property of a national banking association is not demurrable because it charges the receipt of the property by him in different capacities, both as an officer and as an agent of the association. *Ib.*
30. An averment in an indictment against an officer and agent of a national banking association that the defendant "did steal, abstract, take, and carry away" property of the association does not charge two offenses. *Ib.*
31. An allegation that defendant, an officer and agent of a national banking association, did secretly, in a manner and by particulars to the jurors unknown, willfully, unlawfully, and fraudulently convert to his own use, and misapply, from said association to himself, certain funds, sufficiently charges the offense of "willful misapplication" of property, under Rev. St., § 5209. *Ib.*
32. Under Rev. St., § 5209, prohibiting "every * * * cashier * * * of any" national bank from making "any false entry in any * * * report * * * with intent to injure or defraud," etc., and prescribing a like

FALSE ENTRIES—Continued.

penalty for "every person who, with like intent, aids or abets any officer," etc., the intent is a material ingredient under each clause; and therefore an indictment which, after duly charging the act and intent in respect to the cashier, merely charges another person with aiding and abetting him to make said false entries "in manner and form as aforesaid," is open to demurrer. *United States* v. *Berry et al., 85 Fed Rep., 208.*

FORFEITURE OF CHARTER:

1. Forfeiture of the privileges and powers of a national bank must be determined by a suit brought by the Comptroller of the Currency and until determined it may do business, and no person, by a conspiracy to evade its regulations, may escape liability for borrowed money loaned by it upon personal security in the manner authorized. *Stephens* v. *Monongahela National Bank, 88 Penn. St., 157; 32 Am. Rep., 438; 2 N. B. C., 398.*
2. Under Rev. St., sec. 5239, providing that if the directors of a national bank shall violate any of the provisions of the title relating to the organization and management of banks, the franchises of the bank shall be forfeited, such violation, however, to be determined by a proper court of the United States in a suit therefor by the Comptroller, and that in case of such violation every director participating therein shall be personally liable for all damages which the bank, its shareholders, or any other person shall have sustained in consequence thereof, the Comptroller can not authorize the receiver to bring suit, under sec. 5234, to enforce such personal liability, until it has been adjudged by a proper court that such acts have been done as authorize a forfeiture of the charter. *Welles* v. *Graves, 41 Fed. Rep., 459.*
3. The forfeiture of the rights, privileges, and franchises of a bank authorized by Rev. St., sec. 5239, for violation by its directors of the provisions of the banking act, comes within sec. 1047, limiting suits for any penalty or forfeiture accruing under the laws of the United States to five years. *Ib.*
4. The right to maintain an action under Rev. St., sec. 5239, to recover from a bank director the damages sustained by his bank in consequence of excessive loans made by him while serving in the capacity of director, is not affected by the fact that the Comptroller has or has not procured a forfeiture of the bank's charter. *Stephens* v. *Overstolz, 43 Fed. Rep., 771.*
5. In an information charging that "the banking association and the directors thereof did knowingly permit," etc., the allegation that the association, aside from the directors, permitted the doing of the alleged acts, tenders an immaterial issue, and should be stricken out on motion. *Trenholm, Comptroller,* v. *Commercial National Bank, 38 Fed. Rep., 323.*
6. As the section only refers to acts done by the directors, or by the executive officers with the knowledge of the directors, an information, seeking a forfeiture, which charges that the association did the act is insufficient. *Ib.*
7. It seems that to maintain a suit by the receiver of a national bank to enforce the liability of its directors, arising under the provisions of Rev. St., § 5239, it must appear that a forfeiture of the charter of the bank has been adjudged by a court of the United States, at the suit of the Comptroller of the Currency as provided in that section. *Welles* v. *Graves, 41 Fed. Rep., 459,* reaffirmed. *Hayden* v. *Thompson, 17 C. C. A., 592; 71 Fed. Rep., 60,* distinguished. *Stephens* v. *Overstolz, 43 Fed. Rep., 771,* disapproved. *Gerner* v. *Thomson et al., 74 Fed. Rep., 135.*

FORGERIES:

1. A depositor owes a duty to the bank to make an examination of his pass book and vouchers within a reasonable time; and if loss would result to the bank from his failure to do so he can not recover for forged checks paid by the bank and charged to his account. *First National Bank* v. *Allen, 14 So., 435.*
2. Where the examination is committed to a clerk or agent who has himself committed the forgeries, his concealment of such forgeries will not relieve the depositor from the consequences of the failure to discover the fraud and notify the bank. *Ib.*
3. But if the omission of the depositor to discharge such duty has resulted in no injury to the bank, the depositor may recover. *Ib.*
4. Where, however, forgeries by the same person are committed after the depositor is chargeable with knowledge of the fact, the failure of the depositor to give the bank notice may estop him to dispute the genuineness of such checks. *Ib.*

FORGERIES—Continued.

5. Plaintiff bank paid defendant bank money on a forged order, made payable at plaintiff bank, bearing the general indorsement of the payee and of defendant, the latter being "For collection." The person by whom the order purported to be drawn was a customer of plaintiff, and had directed it to pay orders drawn by him. The forgery was not discovered for four weeks. *Held*, that an answer alleging that at the time of the payment the payee had property from which the order could have been collected, but that before the discovery of the forgery the payee had departed with his property, was not sufficient to prevent recovery of the money paid defendant, as it did not show how long the payee and the property remained within reach, and therefore failed to show loss to defendant by unreasonable delay of plaintiff in discovering the forgery and notifying defendant. *Indiana National Bank* v. *First National Bank, 36 N. E., 382.*

6. In an action against a bank by a depositor to recover the amount of checks drawn by plaintiff, but alleged to have been paid by defendant on indorsements of the payees' names forged by plaintiff's cashier, part of whose duty was to fill in the body of checks for plaintiff to sign, pay bills, and keep the accounts, it appeared that the money on the checks in question had been obtained by plaintiff's cashier, but there was no evidence that any payees had been named in them, the canceled checks having been destroyed by the cashier. *Held*, that plaintiff could not recover, as it would not be presumed that the cashier committed forgery in addition to the embezzlement, when he could have avoided forgery by making the checks payable to "cash" or "bearer," in which event defendant would not be liable. *National Board of Marine Underwriters* v. *National Bank of the Republic, 29 N. Y. S., 698.*

7. Defendant bank received a check drawn on plaintiff for collection. After plaintiff had remitted to defendant, and defendant had paid the holder of the check, it was discovered that the payee's name was forged. *Held*, that delay of plaintiff in notifying defendant of the forgery did not relieve defendant from liability, where the only evidence of injury from the delay was that of defendant's cashier, who said: "If more seasonable notice had been given the forger would have been arrested earlier, and more favorable results might have arisen." *Third National Bank* v. *Merchants' National Bank, 27 N. Y. S., 1070.*

8. In an action by a bank which has paid to another bank a check drawn on the former bank and transferred to the latter by a forged indorsement, it is immaterial whether the signature of the drawer of the check is genuine, since both parties are estopped to deny its genuineness. *First National Bank* v. *Northwestern National Bank (Ill.), 38 N. E., 739.*

9. The defendant, as collecting agent of the Bellaire Bank of Ohio, collected at the subtreasury, New York, a pension draft on which the payee's name was forged after her death. The defendant, in making the collection, indorsed the draft as collecting agent of the Bellaire Bank, as appeared by the terms of its indorsement, and on collection at once paid over the money to the principal, without notice of the forgery, before this action was commenced. *Held*, that the defendant was not liable. *The case of Onondaga Co. Sav. Bank, 12 C. C. A., 407; 64 Fed. Rep., 703*, distinguished. *United States* v. *American Exchange National Bank, 70 Fed. Rep., 232.*

10. Defendants, who were note brokers at Omaha, and who had done business as such with the plaintiff bank in Iowa, sent to plaintiff by mail a list of commercial paper offered for sale, including a note described as made by seven persons jointly to the order of one B., and indorsed by B., and another. The list sent plaintiff was headed by defendants' business card as brokers, and it contained sundry items of information about the parties to the note, purporting to be the result of inquiries as to their solvency and standing, and indicating that the same were good. Plaintiff purchased the note, and, by defendants' directions, remitted the sum paid therefor to a bank in Chicago. Defendants received from such sum only their commission for selling the note, the balance being paid to B., for whom they sold it. It afterwards proved that all the signatures on the notes, except that of B., were forgeries, and that of B., although at the time of the sale of the note, reported to be solvent, was in fact insolvent and wholly worthless. Plaintiff sued defendants to recover the amount paid for the note on an alleged warranty of genuineness. *Held*, that there was nothing in the note or in the circumstances of the transaction between plaintiff and defendants to justify an assumption that defendants had any interest in or ownership of the note, but, on the contrary, that the plain-

FORGERIES—Continued.

tiff bank must have known that it was taking title as the indorsee of B., and that defendants were acting as brokers only, and, accordingly, that defendants, having acted only as agents of a disclosed principal, could not be held personally liable for the note. *Monticello Bank* v. *Bostwick et al., 71 Fed. Rep., 641.*

11. The forgery of the maker's name to a renewal note, delivered by the payee to the holder of the original note, does not discharge the maker from liability on such original note, as the giving of a forged note in lieu of it does not operate as payment. *Second National Bank* v. *Wentzel (Pa. Sup.), 24 A., 1087.*
12. In an action on a note by a bank against the indorser, who alleges his signature to be a forgery, evidence by the cashier and teller of the bank that the indorser had admitted the genuineness of his signature on another note, not in evidence, and that such other signature was precisely the same as the signature to the note in suit, is not competent for the purpose of estopping the indorser from denying such signature. *Ib.*
13. Testimony by the teller of the bank that the indorser had admitted his signature to a note for which the one in suit was given as a renewal is properly stricken out as irrelevant, where the teller subsequently acknowledges that the indorser's admission related to another note, not connected with the one in suit. *Ib.*
14. Evidence by defendant, on cross-examination, denying that he had received the proceeds of other notes, not in suit, which had been indorsed by him, and which had been negotiated by the maker, who also negotiated the one in suit, can not be contradicted by plaintiff in rebuttal, since such cross-examination related to an irrelevant matter. *Ib.*
15. In an action against an indorser on a renewal note, who was released from liability on the original note because it was not protested for nonpayment, it is error to charge that there may be a recovery if the indorsement on the first note was genuine, notwithstanding the indorsement on the renewal note was a forgery; but the jury having found for the indorser, plaintiff can not complain of such instruction. *Ib.*
16. An admission by the indorser of a note as to the genuineness of his signature, made to the holder after it had discounted the same, does not estop him from denying the genuineness of the alleged indorsement on a renewal note given by the maker, the indorser having been released from liability on the original note by reason of its nonprotest for nonpayment. *Ib.*
17. A bank, which holds a note made by two persons as principal and surety, in accepting, in good faith, at maturity, a renewal note to which the name of the surety was forged by the principal, is not bound to know the handwriting of the surety, and is, hence, not guilty of negligence, entitling the surety to a discharge from liability on the original note, in failing to compare the surety's signatures on the two notes, respectively, with reference to ascertaining the genuineness of that on the renewal note. *Lyndonville National Bank* v. *Fletcher (Vt.), 34 A., 38.*
18. The right of the United States Government to recover money paid on a check on the Treasury, under a forged indorsement, is conditioned on promptness in giving notice to the person to whom the check was paid. *United States* v. *Clinton National Bank, 28 Fed. Rep., 357.*
19. A bank clerk, whose duty it was to prepare exchange for the cashier's signature, so drew a draft for $25 to his own order that the amount could be readily altered, and, after procuring the cashier's signature by pretending that he wished to make a remittance of that amount, altered the draft so that it presented the appearance of a genuine draft for $2,500, and thereafter indorsed it, and procured it to be discounted. *Held*, that the forgery by the clerk, and not the negligence of the bank, was the proximate cause of the loss, and the bank was not liable therefor. *Exchange National Bank of Spokane* v. *Bank of Little Rock, 58 Fed. Rep., 140.*
20. The bank was not liable on the ground that the forger was its confidential employee, because in this transaction he acted as a purchaser and not as an employee, and because the purchase of the draft was complete, and he was the owner of it when the forgery was committed. *Ib.*
21. A bank *held* entitled to recover from a depositor the amount of a check forged by an agent of such depositor, and indorsed and deposited by him under a power of attorney authorizing such indorsement and deposit, which check was credited to the depositor's account, and the amount drawn and embezzled by the agent. *Warren-Scharf Asphalt Pav. Co.* v. *Commercial National Bank, Fed. Rep., 181.*

FORGERIES—Continued.

22. A bank is not guilty of negligence or of a violation of the usual rules and customs of banking, by crediting at once as cash to the account of a depositor the amount of a check indorsed and delivered for deposit by the authorized agent of the depositor; and permitting such amount to be subsequently drawn out by the agent prior to the collection of the check does not constitute an overdraft. *Ib.*

GUARANTY:

1. A personal guaranty, given by stockholders and directors to another bank in consideration of loans, discounts, or other advances to be made for the repayment of any indebtedness thus created, imposes a liability on the guarantors when acted upon by the guaranty, though no notice of the acceptance of the guaranty was given, for the contract shows a personal interest of the guarantors in the advances constituting a consideration moving to them. *Doud et al.* v. *National Park Bank, 54 Fed. Rep., 846.*
2. Receivers were appointed for an insolvent investment company, incorporated under the laws of Missouri, whose liabilities consisted mainly of guaranties, in various forms, indorsed on bonds, secured by real estate mortgages, executed by borrowers to the company, and subsequently sold and transferred by it to investors with the guaranties mentioned. *Held,* that the rights of such investors were governed by the State statute relating to assignments for benefit of creditors, which provides that the assignment shall be "for all the creditors of the assignor in proportion to their respective claims" (Rev. St. Mo. 1889, § 421); that, in the distribution of the property of such company, all claims should be allowed which, at the time of the appointment of the receivers, (1) furnished a present cause of action against the guarantor, or (2) constituted direct obligations on its part, whether due or to become due, or (3) which, though not then matured, or not constituting direct obligations, thereafter matured or would mature, or become direct obligations, before any order of distribution was made; and that all claims should be rejected (1) which arose on guaranties of collection, as distinguished from guaranties of payment, where no proceedings had been taken by the holder to collect from the maker or from the mortgaged premises, or (2) which were not matured, and in respect to which there had been no default of interest, or (3) in which by agreement between the holder and maker, without the assent of the guarantor, the time of payment of the principal obligation had been extended. *New York Security and Trust Co. et al. v. Lombard Inv. Co. of Kansas et al., 73 Fed. Rep., 547.*
3. A claim against a guarantor of payment matures, so as to become a direct obligation, not only on the date the guaranteed debt becomes due, but on default in payment of interest or other preliminary obligation, when, by the terms of the contract, such default is made to precipitate maturity of the debt. *Ib.*
4. Receivers were appointed for an insolvent investment company, which had sold and transferred obligations secured by mortgage, with guaranties of payment thereof, but with a provision that, in case of default, it should have two years within which to collect and pay over the amount of the debt. *Held,* that claims arising on these guaranties were provable against the receivers where default had occurred and the two years had expired, whether these two events had occurred both before the appointment of the receivers, or one before and one after such appointment, or both after the appointment; and, further, that such claims were provable after default, although the two years should not expire before the order of distribution. *Ib.*
5. A guaranty of collection of an obligation secured by mortgage which is transferred by the guarantor is an undertaking to pay the debt on condition that the person to whom the guaranty is given shall diligently proceed against the principal debtor and the mortgage security, and, in default of such diligence, the guarantor is released. *Ib.*
6. An investment company selling and transferring an obligation secured by mortgage agreed, by indorsement thereon, "first, to guarantee the payment of the coupons attached hereto at the maturity thereof; second, to collect at its own expense, and to pay over the principal hereof at maturity, provided the same is paid by the maker; third, in event of default being made by the maker, to collect at its own expense and to pay over the principal hereof within two years from maturity of the same," with interest at 6 per cent per annum. *Held,* that this was a guaranty, not of collection merely, but of payment. *Ib.*

GUARANTY—Continued.

7. Payment of interest in advance on a note is not of itself evidence of an agreement for the extension of time of payment sufficient to release a surety from liability. *American National Bank* v. *Love, 62 Mo. App., 378.*
8. Where one of several sureties, after all have signed, but before the debt has been paid, obtained a mortgage from the principal as indemnity, it inures to the benefit of his cosureties. *Farmers and Traders' National Bank* v. *Snodgrass (Or.), 45 P., 758.*
9. Where one purchased negotiable paper from the president of a bank with a guaranty of payment executed by him apparently in behalf of the bank, on his representation that the paper belonged to the bank, and the transaction occurred in the banking house where the president was apparently engaged in performing his duties as such, the bank was liable on the guaranty. *City National Bank* v. *Thomas (Nebr.), 65 N. W., 895.*
10. Where a promissory note is transferred, and the collection of it is guaranteed by the payee in the following form, to wit: "This note is transferred, and the collection of the same guaranteed to the holder hereof," the makers can make any defence to a suit commenced by an assignee that could have been made to a suit if commenced by the payee, notwithstanding the assignee may take the note before due and without knowledge of any infirmity in the note. *Omaha National Bank* v. *Walker et al., 5 Fed. Rep., 399.*
11. A contract by a national bank to indemnify one for loss incurred as surety on an attachment bond is not void on the ground of public policy, the loss having occurred, though the bond is not given for the benefit of the bank. *Seeber* v. *Commercial National Bank of Ogden, 77 Fed. Rep., 957.*
12. The vice-president of a national bank, upon making a transfer for value of certain notes belonging to the bank (the bank being the correspondent of the transferee), executed this guaranty: "In accordance with your telegram I herewith hand you ten notes of $5,000 each." "We debit your account $50,000." "This bank hereby guarantees the payment of the principal sum and interest of said notes." This was done in behalf of the bank, and the notes were also endorsed by the same individual as vice-president of the bank. It was done with the knowledge and consent of the president and cashier of the bank, but without authority of the directors, as a board, or the majority of its members individually. *Held*, that the bank was liable on the guaranty. *People's Bank of Belleville* v. *Manufacturers' National Bank of Chicago, 101 U. S., 181; 2 N. B. C., 97.*
13. F. owed H. & Co., on account, about $22,000. He settled this in part by a cash payment and in part by a transfer of promissory notes payable to himself, the payment of two of which, for $5,000 each, was guaranteed by him in writing. H. & Co. transferred these notes to a bank as collateral to their own note for about $13,000. They then became insolvent and assigned all their estate to P., as assignee, for distribution among their creditors. The bank sued F. on his guaranty. He set up in defence that his indebtedness to H. & Co. grew out of dealings in options in grain and other commodities to be settled on the basis of "differences," and that it was invalidated by the statutes of Illinois, where the transactions took place. The court held that he could not maintain the statutory defence as against a bona fide holder of the guaranteed notes, and gave judgment against him. Execution on this judgment being returned unsatisfied, a bill was filed on behalf of the bank to obtain a discovery of his property and the appointment of a receiver, to which F. and the maker of the notes, and R., with others, were made defendants. P., the assignee of H. & Co., was, on his own application, subsequently made a defendant. An injunction issued, restraining each of the defendants from disposing of any notes in his possession due to F. Subsequently to these proceedings F. assigned to R. the two notes which H. & Co. had transferred to the bank. P., as assignee of H. & Co., filed a cross bill in the equity suit, showing that the judgment in favor of the bank was in excess of the balance due the bank by H. & Co. R. filed an answer and a cross bill in that suit, setting up his claim to the said notes, and maintaining that the judgment in favor of the bank was invalid, as being in conflict with the statutes of Illinois. *Held*, (1) that the liability of F. upon the guaranty was, as between the bank and him, fixed by the judgment in the action at law; (2) that all the bank could equitably claim in this suit was the amount actually due it from H. & Co., which was considerably less than the amount of the face of the notes; (3) that the transfer and guaranty of the notes to H. & Co. were void under the Illinois statutes, and passed no title to them or their assignee; (4) that R. was the equitable owner of the notes, and was entitled to receive them on payment to the bank of the amount of the indebtedness of H. & Co. to it; (5) that the assignment to R. having been made

GUARANTY—Continued.

in good faith and for a valuable consideration, he was a person interested in the object to be attained by the proceedings within the intent of the statute. When, by filing a replication to a plea in equity, issue is taken upon the plea, the facts, if proven, will avail the defendant only so far as in law and equity they ought to avail him. *Pearce* v. *Rice, 142 U. S., 28.*

14. A national bank went into voluntary liquidation in September, 1873. Before that it had become liable to a State bank as guarantor on sundry notes made by a third person, and which were discounted for it by the State bank. In August, 1874, transactions took place between the maker of the notes and the State bank and the person who acted as the president of the national bank whereby the maker was released from further liability on the notes, but such acting president attempted to continue by agreement the liability of the national bank as guarantor. In a suit begun in October, 1876, a judgment on the guaranty was obtained in May, 1880, by the State bank against the national bank. In a suit brought by a creditor against the national bank and its stockholders to enforce their statutory liability for its debts, the court, on an application made in June, 1887, enquired into the liability of the stockholders to have the claim of the State bank enforced as against them in view of the transactions of August, 1874, and disallowed that claim. *Held,* (1) it was proper to reexamine the claim; (2) the judgment against the bank was not binding on the stockholders, in the sense that it could not be reexamined; (3) the guaranty of the bank was released as to the stockholders by the release of the maker of the notes; (4) the rights of the stockholders could not be affected by the acts of the president done after the bank had gone into liquidation. *Schrader* v. *Manufacturers' National Bank of Chicago, 133 U. S., Jan. 20, 1890, page 67.*

15. A written promise and guaranty of the payment of a promissory note, "with all legal or other expenses of or for collection," executed by the indorser before the maturity of the note, covers reasonable attorney's fees incurred in the collection of the debt. *McGhee* v. *Importers and Traders' National Bank, 93 Ala., 192.*

16. When a promissory note is indorsed to A. B. with the word "cashier" added, it is presumptively the property of the bank of which he is the cashier, as shown by parol evidence, and the bank may sue on it without indorsement by him and without making him a party. *Ib.*

17. The act of Congress authorizing the organization of national banks confers upon them no authority, either in express terms or by implication, to guarantee the payment of debts contracted by a third person, and solely for his benefit; and acts of this nature, whether executed by the cashier or the board of directors, are necessarily ultra vires. *Commercial National Bank et al.* v. *Pirie et al., 82 Fed. Rep., 799.*

18. The presentation by a merchant seeking to purchase goods of a written guaranty, by a national bank, of payment for any goods he may purchase, even if it implies a representation that the bank is financially sound, is not of itself a fraudulent representation, such as will justify a rescission, since the seller is chargeable with knowledge that in law such a guaranty by a national bank is ultra vires and void. *Ib.*

19. Whether goods are bought with a preconceived fraudulent intent not to pay for them is a question for the jury if there is evidence tending to show such an intent, but not of so conclusive a character as to convince all reasonable minds that such must have been his purpose. *Ib.*

20. To vest a mortgagee of chattels with the rights of an innocent purchaser, a preexisting debt alone is not sufficient, but, if any considerable sum of money is paid at the time of the execution of the mortgage, and as part of its consideration, then the mortgagee may be an innocent purchaser as to the full amount of his loan. *Ib.*

21. An action for wrongful conversion against one who has sold goods in his possession is not maintainable where defendant had a valid lien upon the property; so that his refusal to surrender it upon demand was not a tort. *Ib.*

22. An agreement by a national bank to guarantee the payment of a debt of a third party solely for his benefit is ultra vires. *Bowen* v. *Needles National Bank, 87 Fed. Rep., 430.*

23. A promise by a bank to pay any checks that may be drawn upon it by a certain person is not a certification of such checks, but a guaranty. *Ib.*

24. A national bank has no power to lend its credit to any person or corporation, or to become guarantor of the obligations of another, except in the case of the transfer of promissory notes discounted, which is in the ordinary course of banking. *Bowen* v. *Needles National Bank, 94 Fed. Rep., 925.*

INCREASE OF CAPITAL STOCK. *See* Capital stock.

INDICTMENT. *See* False entries.

1. An indictment under act of July 12, 1882, amending sec. 5208, making it a misdemeanor to "certify any check" drawn by a person not then having on deposit sufficient money to meet same, need not allege delivery of check by bank after certification. *United States* v. *Potter, 56 Fed. Rep., 83.*
2. When indictment alleges certification as accomplished, authentication will not be presumed as an essential part thereof, and hence it is unnecessary to allege absence of required credit or deposit at time of authentication. *Ib.*
3. The indictment in charging, in the language of sec. 5208, that the drawer of the check had not on deposit, at the time it was certified, "an amount of money equal to that specified" in the check is sufficient. *Ib.*
4. The indictment does not charge two offenses in the same count, because it alleges therein that the check was certified "before the amount thereof had been entered to the credit of the drawer on the books of the bank," and also at a time when the drawer did not "have on deposit an amount of money equal to" the amount of the check. *Ib.*
5. An indictment against the president for "aiding and abetting" cashier in certifying check under prohibition can not be sustained. *Ib.*
6. An indictment charging defendants with aiding and abetting a director in a willful misapplication of the money of an association must state facts to show that there has been such misapplication committed by the director. *United States* v. *Warner, 26 Fed. Rep., 616.*
7. An indictment against the president of a national bank alleging that he "unlawfully and willfully and with intent to injure and defraud the said association for the use, benefit, and advantage of himself did misapply certain of the money and funds of the association which he * * * then and there, with the intent aforesaid, paid and caused to be paid" to certain persons named, was bad for failure to allege the fact that made such payment unlawful or criminal. *United States* v. *Eno, 56 Fed. Rep., 218.*
8. It is not essential that such indictment should allege that the acts charged were done without the knowledge and assent of the directors of the association. *Ib.*
9. In indictment under Rev. St., sec. 5209, for willfully misapplying the funds of a national bank, it is not necessary to charge that the funds had been previously intrusted to defendant, since such act may be done by an officer or agent of the association without his having previously received the funds into his manual possession. *United States* v. *Northway, 129 U. S., 327.*
10. In indictment charging president of a bank with aiding and abetting its cashier in the misapplication of its funds, it is not necessary to aver that he then and there knew that the person so aided and abetted was the cashier. *Ib.*
11. A form of indictment which sufficiently describes and identifies the crime of abstracting the funds of a national bank created by Rev. St., sec. 5209, sufficiently states the character and capacity of the bank. *Ib.*
12. An indictment for willfully misapplying funds of a national bank (Rev. St., sec. 5209), charging in general words fraudulent misapplication and intent to defraud the bank, and describing specifically funds misapplied and the manner of misapplication, need not negative every possible theory consistent with the honest purpose in the disposition of the funds specified. *Evans* v. *United States, 14 S. Ct., 934; 1b., 939.*
13. An indictment charging directors of a national banking association with making false entries in a report of condition to the Comptroller of the Currency can not be sustained under sec. 5209. *United States* v. *Potter, 56 Fed. Rep., 83.*
14. The use in an indictment, under sec. 5209, of the words "then and there," in alleging that the defendant was president or director of such bank and made alleged false entries, is not uncertain or repugnant merely because in one place they may refer to the whole of a day and in another to only one instant of the day. *Ib.*
15. The omission of the signs for dollars and cents in the recital of alleged false entries in reports and misnomer of reports are immaterial where reports are set out by their tenor in the indictment. *Ib.*
16. It is not necessary to allege specifically in such indictment that the reports were transmitted to the Comptroller of the Currency or that they were published. *Ib.*
17. Allegations that the false entries were made with intent to "injure and defraud the said association and certain persons to the grand jurors unknown" are sufficient. *Ib.*

INDICTMENT. *See* False entries—Continued.

18. An indictment against the president of a national bank, under sec. 5209, for making false entries in the books of the bank, charging that it was done "with intent to defraud said association and certain persons to the grand jurors unknown," is sufficient so far as concerns the allegations of intent. *United States* v. *Potter, 56 Fed. Rep., 97.*
19. When indictment alleges that the false entries indicated that there was then in the paying teller's department of the bank certain amount in gold, legal tenders, and gold certificates, when in fact such amount was not there, it is not necessary that it should further allege that such amount was not then in other departments of the bank. *Ib.*
20. In addition to the entries themselves, the indictment need set out the context only when it so modifies the entries as to be in presumption of law a part of them. *Ib.*
21. The fact that the note teller's and paying teller's books, in which the president is charged with making the false entries, are usually kept by those officers without interference by the president does not invalidate indictment thereon. *Ib.*
22. Counts charging false entries by the president in reports of condition of the bank, which allege that reports were made in conformity to the law, and then set them out by their tenor, are bad for their failure to allege specifically that the reports were verified and attested by the cashier. *Ib.*
23. Where the entry whose tenor is set forth contains the words "See schedule," it is not a valid objection to the indictment that these words are not explained. *United States* v. *French et al., 57 Fed Rep., 382.*
24. It is sufficient if the indictment allege the substance of the reports in question without setting them out in full. *Ib.*
25. An allegation in an indictment under sec. 5209 that defendant "did make a certain false entry in a certain report of the association" will not be construed to mean that the entry was made after the report was completed and was, in fact, an alteration. *Ib.*
26. The preparation and completion of the report, the making of the false entry therein, its verification, attestation, and delivery to the Comptroller may be considered as simultaneous, and there is no repugnance in failing to allege that any or all of these things occurred in consecutive order. *Ib.*
27. Though the counts in an indictment under this section for aiding and abetting the cashier in making such false entries described defendant as "being then and there a director" of the bank in question, it can not be held that they charge him in aiding and abetting in his official capacity. *Ib.*
28. Counts in such indictment which charge defendants with procuring and counseling the false entry before the facts are valid, for such acts are covered by the clause of the section extending the penalty to anyone who "abets" an officer or agent in the acts prohibited. *Ib.*
29. Indictment against president for false entry on books, *held* sufficient in form and averments. *United States* v. *Britton, 107 U. S., 655.*
30. Indictment against president for fraudulent purchase of stock of the bank is bad if it fails to state for whose use purchase was made, or if it states that it was for use of the bank, or if it does not aver that it was not made to prevent loss on previous debt. *Ib.*
31. Indictment for perjury against officer for false statement under sec. 5211, Rev. St., is bad if, prior to act of 1881, chapter 82, his oath verifying report was taken before notary appointed by a State. *United States* v. *Curtis, 107 U. S., 671.*
32. An indictment of persons for aiding and abetting a president of a national bank in misapplying its funds and making false entries in its books, with intent to defraud it, in violation of Rev. St., sec. 5209, need not specifically set out the act or acts by which the aiding and abetting were consummated. *Coffin* v. *United States, 15 S. Ct., 394.*
33. An indictment of H. and other persons for violation of Rev. St., sec. 5209, averred that "said H., then and there being president" of a certain national bank, "by virtue of his said office as president, aforesaid," "misapplied the funds," with intent to defraud, etc., and that such other persons did unlawfully, feloniously, "knowingly," and with intent to defraud, aid and abet the "said H., as aforesaid." *Held*, that the indictment averred that the aiders and abettors knew that H. was president of the bank at the time it is averred the acts were committed. *Ib.*
34. Such indictment charged that H. did misapply the moneys of the bank with intent to convert a certain sum to the use of a specified company by causing it to be paid out of the moneys of the bank on a check drawn on the bank by such company, which check was then and there cashed and paid out of the bank's funds, which sum, and no part thereof, was such

INDICTMENT. *See* False entries—Continued.

company entitled to withdraw from the bank, because it had no funds therein, and that said company was then and there insolvent, as H. well knew, whereby said sum became lost to the bank. *Held*, that the indictment averred the actual conversion of the sum misapplied. *Ib.*

35. Where an indictment under Rev. St., sec. 5209, against a president of a national bank and others, for misapplying the funds of the bank, avers that such funds were misapplied with intent to convert the same to the use of a certain company, "and to other persons to the grand jury unknown," the Government need not prove want of knowledge in the grand jury as to such persons; and, in the absence of evidence on the subject, the verity of the averment will be presumed. *Ib.*
36. No person, other than a witness undergoing examination and the Government attorney, can be present at the sessions of a grand jury; and an indictment should be quashed where an expert witness remained in the jury room while another witness was being examined and put questions to him. *United States* v. *Edgerton, 80 Fed. Rep., 374.*
37. An indictment should be quashed when it appears that defendant was compelled by subpœna to attend before the grand jury, and give material testimony, without knowing that his own conduct was under investigation. *Ib.*

INJUNCTION:

1. Section 5242, Rev. St., providing that no injunctions shall issue from a State court against a national bank before final judgment, does not deprive the Federal court of power to issue such injunction or to continue after removal of the case an injunction previously granted by a State court. *Hower* v. *Weiss Malting and Elevator Co. et al., 55 Fed. Rep., 356.*
2. State courts have no power to grant before final judgment an injunction prohibiting a national bank from disposing of securities in its possession. *Freeman Manufacturing Company* v. *National Bank of Republic, 35 N. E., 865.*
3. The provisions of the national-bank act, forbidding such injunctions, were not repealed by St. U. S. 1882, c. 290, sec. 4, or St. U. S. 1887, c. 373, sec. 4, or St. U. S. 1888, c. 866, sec. 4. *Ib.*
4. A bill which seeks to restrain the sale by a bank of property pledged as collateral security to a note discounted by it, on the ground that the president of the bank secretly agreed that he would see to the payment of the note without sale of the collateral, does not state a case for equitable relief, since such agreement, being against the interest of the bank, should not be enforced for the benefit of a party to it. *Breyfogle et al.* v. *Walsh et al., 71 Fed. Rep., 898.*
5. A decree dismissing an injunction because wrongfully sued out is conclusive as to the wrongful suing out when offered in evidence in an action for damages against the surety on a bond, the undertaking of which is that the principal will pay all damages which may be adjudged by reason of the injunction, although the surety may not have been a party to the injunction and there may have been no damages adjudged against the principal. *Bunt* v. *Rheum, 3 N. W., 667; 52 Iowa, 619,* distinguished. *Shenandoah National Bank* v. *Read (Iowa), 53 N. W., 90.*
6. A prayer for injunction to preserve property from sale pending litigation can not be made a ground of equity jurisdiction when the property had been sold when the bill was filed, which fact complainants knew, or might have known. *Cecil National Bank* v. *Thurber (C. C. A.), 59 F., 913.*
7. A bank recovered judgment at law by default on a note made by a wife to the order of her husband, and subsequently the wife obtained an order opening the judgment, with unrestricted leave to plead. She pleaded that she occupied the position of surety on the note and was a married woman, and also that it was a contract made with her husband and therefore void at law. The bank then filed a bill in equity for an injunction against setting up these defenses at law. On the trial of the issues thus raised the defense of suretyship was not sustained. *Held*, that the bank was in effect compelled to come into equity by defendant pleading that the contract was between husband and wife, and that, having established its case there on the merits, defendant should not be permitted to litigate it again in the law courts. *Hackettstown National Bank* v. *Ming (N. J. Ch.), 27 A., 920.*
8. When a valid judgment has been obtained in a State court against a national bank and the lien thereof has attached to its property, before the appointment of a receiver, Rev. St., sec. 720, applies to prohibit the issue of an injunction by a Federal court, at the suit of the receiver, to restrain the enforcement of such judgment. *Baker* v. *Adt et al., 78 Fed. Rep., 894.*

INJUNCTION—Continued.

9. A Federal court will enjoin a sale of the real estate of a national bank to enforce payment of taxes illegally assessed against its capital stock, under a law which would make the sale a cloud on its title, though the State law gives an action at law to recover back taxes illegally exacted. *Brown* v. *French, 80 Fed. Rep., 166.*

10. On injunction to restrain the enforcement of a judgment on a note against the maker, it appeared that the payee, before maturity, transferred it to a bank as collateral; that the maker, in ignorance of the fact, paid it to the payee, without receiving the note, upon his representation that he had forgotten to bring it. After maturity the bank, pursuant to an agreement with a person who knew that it was up as collateral, obtained judgment on it and assigned the judgment and all other collateral paper to him on his paying the principal debt. Among the collaterals were notes, on which this person was a surety for a greater amount than the principal debt. *Held,* that equity required the bank to resort first to the other collaterals which it held, and this equity was not changed by reducing the note to judgment, and that the assignee got no greater rights than the bank had, and therefore could not collect the judgment, whether the transaction be considered as a purchase by him or as a part payment of his own obligation. *Barhorst et ux.* v. *Armstrong et al., 42 Fed. Rep., 2.*

11. In July, 1895, Harold F. Hadden and James E. S. Hadden brought an action in the New York supreme court for the city and county of New York against the Natchang Silk Company, Michael F. Dooley, personally and as receiver of the First National Bank of Willimantic; John A. Pangburn and others, including William I. Buttling, sheriff of Kings County. The complainant alleged certain fraudulent and collusive proceedings between the Natchang Silk Company, Dooley, receiver of the First National Bank of Willimantic, and John A. Pangburn, and, under a prayer of the bill, an injunction, pendente lite, was granted restraining the sheriff of Kings County from selling property of the silk company in his possession, as sheriff, upon executions against said company in favor of John A. Pangburn or Dooley, as receiver, and restraining Pangburn and Dooley from further proceedings at law against the property of the silk company in the State of New York. The action was removed to the circuit court of the United States for the southern district of New York, and repeated motions to dissolve the temporary injunction were there made and denied, and the order of the circuit court denying the motions was, on appeal, affirmed by the circuit court of appeals. Subsequently, the taking of testimony in the case having been closed, the defendants, Dooley and Pangburn, made another motion, upon the plenary proofs, to dissolve the injunction, and this motion was granted, after hearing, by Circuit Judge Lacombe, on November 27, 1896. The case came to final hearing in the circuit court, and resulted in the decree dismissing the bill on January 27, 1898. Upon appeal by the complainants, the circuit court of appeals reversed the decree in part and affirmed it in part. From this decree of the circuit court of appeals the complainants appealed to this court on the ground that the decree should have adjudged to the complainants priority of lien on all the goods in dispute, and the defendants appealed on the ground that the circuit court of appeals erred in reversing the decree of the circuit court. The facts, as stated in the opinion of Circuit Judge Shipman, were substantially these: On April 23, 1895, the Natchaug Silk Company, a Connecticut corporation, owed the First National Bank of Willimantic, a national banking association located in Connecticut, over $300,000, and was entirely insolvent. In consequence of this indebtedness the bank suspended, and Michael F. Dooley was appointed its receiver on April 26, 1895, by the Comptroller of the Currency. On April 23, 1895, J. D. Chaffee, as president and general manager of the silk company, in consideration of and to reduce this indebtedness, sold to the bank 107 cases of manufactured silk, the value of which can not be accurately ascertained, but which is said to be about $20,000. They were then, or had been, shipped to New York, where they were subsequently taken by Dooley into his possession and removed to Brooklyn. On May 8, 1895, he, as receiver, attached the goods by attachment, which was subsequently dissolved. On May 30, 1895, he sold and assigned to Pangburn, who is a resident of the State of New York, notes of the silk company not paid by this transfer amounting to about $67,000 for the nominal consideration of $200, which sale Dooley made by virtue of an order of the circuit court of the southern district of New York with the approval of the Comptroller of the Currency, for the purpose of enabling a suit to be brought in the State of New York by a resident of that State, in his own name, against the silk company, a

INJUNCTION—Continued.

foreign corporation. Pangburn did bring suit on said notes against the silk company on June 1, 1895, in the proper State court, and obtained an order of attachment, a judgment for the full amount thereof, and an execution which was levied by the sheriff of Kings County upon these cases of silk. The sale was stopped by this injunction order. On June 6, 1895, the complainants, who are creditors of the silk company to the amount of about $22,000, brought suit against it in a court of the State of New York, and obtained an order of attachment under which the sheriff of Kings County levied an attachment upon the same silk. On July 2, 1895, the complainants brought a bill in equity upon which the injunction order in question in this suit was issued. *Held*, that the decree of the circuit court of appeals, in so far as it reversed the decree of the circuit court, should be reversed, and the decree of the circuit court, dismissing the bill of complaint, should be affirmed. *Dooley* v. *Hadden, Hadden* v. *Dooley, 179 U. S., 646.*

INSOLVENT BANKS. *See* Preferred claims; Receiver.

1. A return of *nulla bona* upon an execution issued against the property of a national bank is proof of its insolvency. *Wheelock* v. *Kost, 77 Ill., 296.*
2. The creditors of an insolvent national banking association in the hands of a receiver are entitled to interest on their claims during the period of administration. *National Bank of Commonwealth* v. *Mechanics' National Bank, 94 U. S., 437; White* v. *Knox, 111 U. S., 784.*
3. A subscriber who has made payments on his subscription to the proposed increase, believing that the statutory requirements would be complied with, is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. *Armstrong* v. *Stanage, 37 Fed. Rep., 568.*
4. The directors of a national bank voted to increase the capital stock "to $1,000,000," and that the stockholders "have the right to take new stock at par to an equal amount to that then held by them." No subscription books were opened, and the plaintiff did not subscribe for any of the new stock, but paid the bank a sum equal to the amount of stock then held by her, taking a receipt therefor "on account of subscription to new stock." The new stock subscribed for and paid in did not amount to enough to make the capital stock $1,000,000, and the directors then voted that the capital stock be increased by the sum paid in. The Comptroller of the Currency was notified that the capital stock of the bank had been increased to that extent, and he issued a certificate authorizing the bank to carry on business with that amount of capital stock. The amount paid in, as above, was used by the bank in its general business, and lost within a month after the certificate was issued, the bank having suspended. The plaintiff demanded back the amount paid in by her. *Held*, that she was entitled to recover it, with interest from the date of her demand. *Eaton* v. *Pacific National Bank, 144 Mass., 260; 3 N. B. C., 483.*
5. A national bank determined to increase its capital stock from $300,000 to $500,000. The new stock subscriptions amounted to only $130,060. The bank advertised an increase to $130,060. This was never authorized by vote of the stockholders, nor certified to or approved by the Comptroller of the Currency. The plaintiff subscribed and paid $2,000 for so much of the originally proposed increase. *Held*, that plaintiff did not become a stockholder, and when the bank became insolvent was entitled to judgment against the receiver for the amount so paid. *Schierenberg* v. *Stephens, 32 Mo. App., 314; 3 N. B. C., 548.*
6. Rev. St., secs. 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank, for which a receiver has been appointed, can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. *National Exchange Bank* v. *Peters et al., 44 Fed. Rep., 13.*
7. A national bank does not lose its corporate existence by mere default in paying its notes and the appointment of a receiver. *Bank of Bethel* v. *Pahquioque Bank, 14 Wall., 383.*
8. Such associations may be sued, though a receiver has been appointed and is administering its concerns. *Ib.*
9. A creditor of an insolvent national bank, who establishes his debt by suit and judgment after refusal of Comptroller to allow it, is entitled to share in dividends on debt and interest so established as of day of failure of bank, not for subsequent interest. *White* v. *Knox, 111 U. S., 784.*

INSOLVENT BANKS. *See* Preferred claims; Receiver—Continued.

10. The personal property of an insolvent bank in hands of a receiver is exempt from State taxation. *Rosenblatt* v. *Johnston, 104 U. S., 462.*
11. A creditor of a national bank is entitled to interest on the amount of his dividend from the time it was declared by a receiver of the bank until paid. *Armstrong* v. *American Exchange National Bank, 133 U. S., 433.*
12. In estimating the dividends to be paid out of the assets of an insolvent association, the value of the claims at the time when the insolvency is declared is to be taken as the basis of distribution. *White* v. *Knox, 111 U. S., 784.*
13. A creditor will not have a lien upon the funds of the association because checks given in settlement of balances were fraudulent and were given at a time when the bank was hopelessly insolvent and its officers were contemplating flight. *Citizens' National Bank* v. *Doud, 35 Fed. Rep., 340.*
14. A suit against a national bank to enforce the collection of a demand is abated by a decree dissolving the corporation and forfeiting its rights and franchises. *National Bank* v. *Colby, 21 Wall., 609; 1 N. B. C., 109.*
15. The claims of depositors in a suspended national bank are, when proved to the satisfaction of the Comptroller of the Currency, on the same footing as if they were reduced to judgments. *National Bank of Commonwealth* v. *Mechanic's National Bank, 94 U. S., 437; 1 N. B. C., 133.*
16. National banks are not subject to the bankrupt act, and bankruptcy courts have no jurisdiction as against such associations. If insolvent, they can be wound up only in the mode provided by the national banking act. *In re Manufacturers' National Bank, 5 Bissell, 499; 1 N. B. C., 192.*
17. The plaintiff, a citizen of New York, claiming title by assignment to the bonds deposited with the Treasurer of the United States to secure the circulation of a national bank, filed a bill setting forth that the Comptroller of the Currency and the Treasurer refused to recognize his right to the bonds or their proceeds; that the Comptroller had appointed one K., a citizen of New York, receiver of the said bank, and intended to sell the said bonds and to pay the proceeds, after redeeming the circulation of the bank, to the general creditors of the bank, or to K. as such receiver, and that K. claimed as such receiver an interest adverse to the plaintiff in said bonds. The bill made the Comptroller, the Treasurer, and K. parties defendant, and prayed a decree establishing the plaintiff's title and requiring the Comptroller and the Treasurer to deliver to the plaintiff the surplus of the bonds after redeeming the notes of the bank, and annulling the appointment of K. as receiver. K. demurred to the bill for lack of equity. *Held*, that the demurrer must be sustained. *Van Antwerp* v. *Hulburd, 8 Blatchford, 282; 1 N. B. C., 219.*
18. Per Woodruff, J. (1) The plaintiff could not question the validity of K.'s appointment as receiver; (2) that, as the court could not grant the relief as to the Comptroller and Treasurer, it could not as to K.; (3) that, as under the national banking act the proceeds of the bonds could never come into the possession of K., he had no concern in the suit; (4) that the allegation that plaintiff was informed and believed that K. claimed an interest in the bonds adverse to the plaintiff was not sufficient to sustain the bill. *Ib.*
19. Per Hall, J. The residuary interest of the bank in the bonds was a part of the assets of the bank, to which K., as receiver, was entitled, unless the plaintiff's claim thereto was good, and that therefore the bill presented a question of property between plaintiff and K., but that, as plaintiff and K. were residents of the same State, the circuit court had not jurisdiction. *Ib.*
20. Where a national bank is declared in default by the Comptroller of the Currency, and a receiver is appointed, and a sufficient fund is realized from its assets to pay all claims against it and leave a surplus, the Comptroller should allow interest on the claims during the period of administration before appropriating the surplus to the stockholders of the bank. *Chemical National Bank* v. *Bailey, 12 Blatchford, 480; 1 N. B. C., 260.*
21. An action of assumpsit to recover such interest will not lie against the Comptroller of the Currency or the receiver of the bank, but will lie against the bank. *Ib.*
22. Where a bank has by reason of its own default been placed in the hands of a receiver, a demand of payment by a depositor is no longer a necessary condition precedent to a right of action for the deposit, and the deposit bears interest from the time of such default. *Ib.*
23. The receiver of a national bank holds the same title to the assets of the bank that the bank itself held; and he has no greater rights in enforcing their recovery than the bank itself would have had. *Casey* v. *La Société de Crédit Mobilier de Paris, 2 Woods, 77; 1 N. B. C., 285.*

INSOLVENT BANKS. *See* Preferred claims; Receiver—Continued.

24. Insolvent debtors of an insolvent national bank assign, giving preferences in favor of the bank. Quære, whether the debt preferred shall carry interest. *Held*, that where there is nothing in the language of the assignment, or in the circumstances under which the debt was created, to negative the presumption that the debt should bear interest, and nothing in the conduct of the receiver of the national bank to estop him from claiming interest, in such a case interest must be paid. *Bain et al.* v. *Peters*, *44 Fed. Rep., 307.*
25. The question whether a savings bank should be paid in full by an insolvent national bank, pursuant to the State law (Laws N. Y., 1882, chap. 409, sec. 282; Bank *v.* Davis, 26 N. Y. Supp., 200; 73 Hun., 357), or pro rata, as provided by the Rev. St., secs. 5236, 5242. *Held*, upon a motion to remand, to be a controversy "arising under the laws of the United States." *Auburn Savings Bank* v. *Hayes*, *61 Fed. Rep., 911.*
26. The receipt by a bank of the proceeds of a fraudulent sale of stock belonging to it, and the subsequent appointment of a receiver, give its creditors no such right in the proceeds as will prevent the purchaser from rescinding the sale and requiring restitution. *Merrill* v. *Florida Land and Improvement Co*, *60 Fed. Rep., 17.*
27. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Co.* v. *Johnston*, *133 U. S., 566.*
28. Sureties on indebtedness of insolvent bank are not entitled to prove any claim against it by reason of the enforcement of their liability as such. *Stewart* v. *Armstrong*, *56 Fed. Rep., 167.*
29. Where an indorser pays a note to a bank and takes a receipt containing an order for a surrender of the note on return of the receipt, the relation between the bank and the indorser is not that of debtor and creditor, but is a fiduciary relation, entitling the indorser, on the bank becoming insolvent without applying the money on the note or procuring its surrender, to have the assets in the hands of its receiver applied in payment thereof. *Massey* v. *Fisher*, *62 Fed. Rep., 958.*
30. The fact that the money was not marked, and by a mingling with other funds of the bank lost its identity, does not affect the right to recovery in full, if it can be traced to the vaults of the bank and it appears that a sum equivalent to it remained continuously therein until removed by the receiver. *Ib.*
31. The appointment of a receiver for an insolvent national bank under act of Congress of June 30, 1876, sec. 1, which authorizes the Comptroller, when satisfied of the insolvency of a banking association, to appoint a receiver "who shall proceed to close up such association and enforce the personal liability of the shareholders" does not dissolve the corporation. *Chemical National Bank* v. *Hartford Deposit Company (Ill. Sup.)*, *41 N. E., 225.*
32. One induced to subscribe for certificates alleged to represent an increase of the capital stock of a national bank at a time when no increase had been authorized, on false representations of the cashier as to the bank's condition, it being in fact insolvent at the time, is entitled to a judgment against the bank and its receiver for the purchase money paid. *Newbegin* v. *Newton National Bank (C. C. A.)*, *66 Fed. Rep., 701.*
33. A contract between two national banks that the proceeds of paper, discounted by one for the other, should not be drawn on in advance of the maturity of such paper, is not affected by the subsequent fraud of the bank obtaining the discount in reporting such proceeds to the Comptroller of the Currency as part of its cash reserve. *Fisher* v. *Tradesmen's National Bank (C. C. A.)*, *64 Fed. Rep., 706.*
34. A contract by which one bank pledges any of its property in the hands of another bank, as collateral to notes discounted for and guaranteed by it, authorizes the discounting bank to hold a deposit balance, standing to the credit of the borrowing bank at the time of its insolvency, as collateral to any liability, then or at maturity of the discounted notes, until the amount of the lien has been ascertained. *Fisher* v. *Continental National Bank (C. C. A.)*, *64 Fed. Rep., 707.*
35. A statement by the president of a bank, for the purpose of procuring from another bank a discount of paper, that such former bank is in good condition, when in fact it is hopelessly insolvent in consequence of the president's own malversation, is a fraud, and entitles the discounting bank to recover back the proceeds of the discount. *Fisher* v. *United States National Bank (C. C. A.)*, *64 Fed. Rep., 710.*

INSOLVENT BANKS. *See* Preferred claims; Receiver—Continued.

36. The fact that an insolvent national bank has gone into voluntary liquidation does not absolve it from liability to be garnished. *Birmingham National Bank* v. *Mayer* (*Ala.*), *16 So., 520.*
37. Rev. Stat., sec. 5242, which invalidates all transfers of the notes, bonds, or bills of exchange of a national bank after the commission of an act of insolvency with a view to the preference of one creditor over another, does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterwards paid the same, from applying the proceeds of collections made by it on paper in its hands belonging to the insolvent bank to the payment of the draft, since its lien on such collection runs from the date of the acceptance. *In re Armstrong, 41 Fed. Rep., 381.*
38. Sections 5151 and 5239, Revised Statutes, exclude banking associations from none of the remedies for the collection of debts, claims, and dues for the bank or its creditors provided by the general rules and principles of law and equity, but they impose upon shareholders and directors additional liabilities and subject them to proper remedies for their enforcement. *Hayden* v. *Thompson, 67 Fed. Rep., 273.*
39. In the State of Nebraska a suit to recover from an innocent shareholder of an insolvent national bank an unearned dividend which he has received in good faith without notice of any fact that would lead a reasonably prudent man to learn that the dividend was not earned is barred in four years from its receipt. *Ib.*
40. The fact that trustees holding lands in trust for a national bank formally and regularly execute a deed thereof to a third party itself raises a presumption that the deed was made pursuant to a regular resolution of the bank's board of directors, and the deed must be *held* sufficient to convey the legal title where there is nothing to rebut the presumption. *Butler et al.* v. *Cockrill, 73 Fed. Rep., 945.*
41. A bank for which certain mill property was held in trust caused the same to be conveyed to a corporation, organized among its own officers and directors, with a view to loaning to such corporation money wherewith to repair and operate the mills and make them salable. The bank directors who subscribed for stock in the mill corporation had a secret agreement with the bank that, after a sale of the property was effected, the proceeds should be first applied to repay the amount of their subscriptions. The money was loaned accordingly, the bank taking the mill company's notes, and discounting them with innocent third parties. No sale was effected, and the bank and mill company failed, and all their property went into the hands of the bank's receiver. Thereafter the mill company gave to such subscribers its own notes, secured by mortgage, for the amounts paid on the stock, and the notes were then transferred to alleged innocent purchasers. *Held*, that these notes were without consideration, that this was a futile attempt to divert the property of an insolvent corporation from its creditors to its stockholders, and that the proceeds of the receiver's sale of the mill property must be equally distributed among the holders of the notes given by it to the bank for the borrowed money, the receiver taking for the bank's creditors the proportion applicable to such of the notes as were retained by the bank. *Ib.*
42. A depositor who receives an ordinary certificate of deposit, and whose money is mingled with the other funds of a bank, is not entitled, on the insolvency of the bank, to any preference over other creditors, even though the banker promised him to keep his money separate from the other funds. *Bayor* v. *American Trust and Savings Bank* (*Ill. Sup.*), *41 N. E., 622.*
43. On the insolvency of a bank which has collected notes sent to it for collection, and failed to remit the proceeds, a trust will be imposed on the assets of the bank in favor of the person sending them, as against the general creditors of the bank, if it is proven that the moneys collected were deposited in the bank and commingled with other funds of the bank, or if they went into property represented by the assets in the hands of the assignee of the bank. *Winstandley* v. *Second National Bank* (*Ind. App.*), *41 N. E., 956.*
44. The California "Bank commissioners' act" (St. 1877–78, p. 740, as amended by St. 1886–87, p. 90) provides in section 11 that if the commissioners shall find that any bank has violated its charter or law, or is conducting business in an unsafe manner, they shall require it to discontinue such practices; and in case of refusal, or whenever it shall appear to the commissioners unsafe for the bank to continue business, they shall notify the

INSOLVENT BANKS. *See* Preferred claims; Receiver—Continued.

attorney-general, who may commence suit to enjoin the transaction of business by such bank; and, upon the hearing of such suit, the court may issue the injunction, and direct the commissioners to take such proceedings against the bank as may be decided on by its creditors. The section also empowers the commissioners to supervise the affairs of banks in process of liquidation, limit the number of their officers and employees, and requires reports to the commissioners by such banks. *Held*, that a court in which proceedings are instituted by the attorney-general against a bank pursuant to such statute has no jurisdiction to appoint a receiver of the property of the bank in such proceedings, though the bank commissioners and the creditors of the bank consent, and though there are provisions in the Code of Civil Procedure authorizing the appointment of receivers in other proceedings. *Murray* v. *American Surety Co. of New York* (*C. C. A.*), *70 Fed. Rep., 341.*

45. Where a plaintiff sent a note and mortgage to a bank with directions to collect the same and "forward draft" for the amount, less its collection fee, the money received by the bank in payment thereof was not impressed with a trust in plaintiff's favor so as to entitle her to recover the whole amount as a preferred claim from a receiver appointed for the bank after the collection was made, though said bank was insolvent at the time it received said note and mortgage, and though payment was made by the mortgagor with a check drawn on the bank. *Sayles* v. *Cox* (*Tenn.*), *32 S. W., 626.*

46. Where, between suspension by a bank and commencement of an action for and resulting in its dissolution and appointment of a receiver, one liable to it as indorser on notes takes assignments of deposit accounts, he may offset them against his liability, in an action by the receiver, unless it be shown that the bank was insolvent at the time of the assignment of the accounts; and this is not shown by the recital in an agreed statement of facts that, at the commencement of the action to dissolve, the bank "was insolvent, having suspended its business" on a certain day. *Higgins* v. *Worthington* (*Sup.*), *35 N. Y. S., 815.*

47. Where a check payable to two persons as Government officers is indorsed by one of them for both, by indorsement showing their official character, and deposited in a bank to be credited to his individual account, and thereby becomes mingled with the funds of the bank, the fact that the check was intrusted to them as officers can not be urged by the payees to charge the proceeds as a trust fund in the hands of an assignee in insolvency of the bank, in an action to which the Government is not party, and in which the authority of the depositing payee to act for his copayee is not denied. *Meldrum* v. *Henderson* (*Colo. App.*), *43 P., 148.*

48. A creditor of an insolvent national bank is entitled to prove the whole amount of the claims against it held by him, without reference to the collateral held to secure such claims. *Armstrong* v. *Bank, 8 C. C. A., 155; 59 Fed. Rep., 372; 16 U. S. App., 465*, followed. *Merrill* v. *National Bank of Jacksonville, 75 Fed. Rep., 148; 173 U. S. Rep., 131.*

49. It seems that an accounting of the assets which have come to the hands of the receiver in an insolvent national bank can not be decreed in a suit to which the Comptroller of the Currency is not a party. *Ib.*

50. In a suit against a receiver of an insolvent national bank to establish the claim of a creditor and his right to a dividend, the decree should not direct the payment of a dividend by the receiver, since the assets of such bank are, under the statutes, entirely within the control and disposition of the Comptroller of the Currency, but such decree should direct that the claim of the creditor, as established, be certified to the Comptroller, to be paid in due course of administration. *Ib.*

51. Where a railroad company is in the hands of a receiver, though at the instance of the holders of a mortgage, the court has no power to appropriate the corpus of the property to the payment of claims for operating expenses in preference to the prior mortgage debts, in the absence of a statute, at the time the mortgage was executed, giving such claims a prior lien on the corpus of the property. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co.* (*Tex. Cir. App.*), *36 S. W., 131; Metropolitan Trust Co.* v. *Farmers and Merchants' National Bank, ib.*

52. While the N. Bank was in embarrassed circumstances, plaintiff was induced, by the fraudulent misrepresentations of its cashier, to subscribe, in May, 1890, for 62 shares of a proposed increase of its capital stock, and to pay in a large sum of money therefor. In the following November the bank failed, and the plaintiff, who lived at a distance, in another State,

receiving then his first intimation that anything was wrong, proceeded to make inquiries, and, as a result, instituted proceedings before the Comptroller of the Currency to have the stock standing in his name declared void, and himself not a stockholder. These proceedings failing, he took steps in May, 1891, to have a bill filed to rescind his subscription. At the request, however, of parties who were trying to reorganize the bank, he consented to withdraw such suit, and surrender his stock to be canceled, upon an express agreement that it should be without prejudice to his right to sue the bank for the fraud by which he had been induced to subscribe and pay his money therefor Plaintiff did not participate in the reoganization, and consistently maintained that he was not a stockholder, and that the bank was liable to him for the money paid. Upon the reorganization the creditors of the bank accepted in settlement a payment in cash and certain certificates of indebtedness. In November, 1891, plaintiff brought this action against the bank to recover the money paid by him, as a deposit. In December, 1892, the bank failed again. *Held*, that the occurrence of the insolvency of the bank before the commencement of plaintiff's action did not preclude him from rescinding his subscription and recovering back the money paid for his stock. *Newton National Bank* v. *Newbegin* (*C. C. A.*), *74 Fed. Rep.*, *135*.

53. In an action for an alleged balance, it appeared that defendants McG. and W. illegally undertook to corner the lard market; that McG. was a partner in the firm through whom the transactions were carried on, but that W. was not; that the deal ruined the firm, and that the receiver for it undertook to effect a settlement; that defendants were personally liable for a part of the indebtedness by their indorsements on the firm's notes, and that at the receiver's solicitation they agreed to contribute a certain sum each on consideration of a release from all creditors; that the receiver thereupon submitted the firm's proposition to pay 50 per cent of the indebtedness, in full settlement of all unsecured claims, stating that the affairs of the firm were in great confusion and that unless the compromise were effected the matter would "only terminate after long, vexatious, and fruitless litigation;" that all of the creditors accepted the payment and signed a release in full. *Held*, that the transaction was a valid compromise. (Winslow and Pinney, JJ., dissenting.) *Continental National Bank* v. *McGeoch* (*Wis.*), *66 N. W.*, *606*.

54. Where, on the issue of a fraudulent preference of a creditor, the verdict and findings cover all the material, controverted, and issuable facts, a party can not urge, on appeal, certain transactions in evidence from which a preference might have been found, where there was no request for the trial court to submit them to the jury for determination. *Ib.*

55. Where a corporation borrowed money, and directed its officers to pay over the same to another creditor, the authority of the officers to pay over said money terminated by the appointment of a receiver for said corporation. *First National Bank* v. *Doretail Body and Gear Company* (*Ind. Sup.*), *42 N. E.*, *924*.

56. Remittances made by a national bank to its correspondents, in the ordinary course of business, before the commission of any act of insolvency, are not void under Rev. St., sec. 5242, though the bank is in fact insolvent at the time, and is closed by the bank examiner before the remittances are actually received by the correspondent banks. *Hayden* v. *Chemical National Bank*, *80 Fed. Rep.*, *587*; *174 U. S.*, *670*.

57. The Third National Bank in New York was the correspondent of the Albion bank, a country bank. W., during part of the time in which the transactions in controversy took place, was cashier, and during the remainder was president of the Albion bank. During all the time W. practically managed that bank, and his codirectors and other officers had little or no oversight of its affairs. He was engaged in stock speculations on his own account in New York, and drew from time to time for his own purposes in favor of K. & Co., his brokers, on the bank balance with the Third National Bank. K. & Co. from time to time returned to that bank sums to be credited to the Albion bank. The latter bank eventually became insolvent, being ruined by fraudulent operations of W., who disappeared, and was put in the hands of a receiver, who brought suit against K. & Co. to recover the sums so paid to them by W. out of the balance to the credit of the bank with the Third National. K. & Co. claimed to offset the return payments made by them to the Third National, but the trial court ruled that they were not entitled to do it,

and no question in respect of them was submitted to the jury. *Held*, that the defendants were entitled to have it submitted to the jury whether the other directors and officers of the Albion bank might not in the exercise of proper and reasonable care have ascertained that these moneys had been deposited to the credit of the Albion bank, and whether they would or would not have accepted such deposits as the return of the moneys to the bank. *Kissam* v. *Anderson*, *145 U. S.*, *435*.

58. The time of commencement of judicial proceedings to avoid a statute bar may be shown by parol. *Witters, Receiver*, v. *Sowles and others, assignees*, *32 Fed. Rep.*, *765*.

59. A case will not be reopened for the introduction of newly discovered evidence where such evidence is merely cumulative and its sources were well known to the parties at the first hearing. *Ib.*

60. Proceedings upon a decree will be stayed for the purpose of allowing parties to take and file testimony newly discovered, when such testimony appears to be material and its materiality was not so direct and apparent that the failure to discover and produce it on the first hearing amounted to laches. *Ib.*

61. Defendant was heavily indebted to the bank of which he was cashier, and within four months of the filing of a petition by a creditor to have him declared an insolvent (under Rev. Laws Vt., sec. 1870) transferred certain securities to the bank with a view to preferring it over his other creditors. *Held*, that knowledge on the part of defendant of his insolvency affected the bank of which he was cashier with such knowledge and made the transfer of such securities void, under Rev. Laws Vt., sec. 1860, which provides that a conveyance made by an insolvent, or one in contemplation of insolvency, within four months before the filing of a petition of insolvency by or against him, with a view to giving a preference to certain of his creditors, the latter having knowledge of his insolvency, is void. *Witters* v. *Sowles and others*, *32 Fed. Rep.*, *762*.

62. Other securities were deposited by the cashier with his bank and an equal amount of his own paper withdrawn. *Held*, that title to the securities immediately vested in the bank, and, such deposit taking place more than four months before the filing of the petition in insolvency, the transfer did not come within the purview of the statute. *Ib.*

63. Defendant, being indebted to the bank of which he was cashier, transferred to it on the books of another bank the stock which he held in the latter, but did not deposit the certificates for such stock in his own bank and take up his paper held by it until some time later. *Held*, that the title of defendant's bank to the stock transferred dated from the deposit of the certificates with it and not from the transfer on the books of the other bank. *Ib.*

64. A national-bank examiner is not an officer or agent of the bank and has no authority as such to act for the bank and can not bind it by any act done in its behalf. *Ib.*

65. In an action against the receiver of a bank for dividends upon a debt for a deposit in the name of "S., trustee," the mere general statement of S. that the money deposited was his daughter's, in connection with evidence that she owned property of which he had the management and from which the fund deposited might have been derived, it not being shown that it was derived therefrom, is not sufficient to enable the daughter to recover. *Sowles et al.* v. *Witters*, *35 Fed. Rep.*, *463*.

66. Where a bank, knowing its insolvency, receives from a customer as cash a check on a foreign bank and sends the paper to its correspondent, who credits the check to it as cash, and subsequently pays the proceeds thereof to a receiver appointed for it in the meantime, it is presumed, in an action by the depositor against the receiver to recover the proceeds, that the correspondent credited the check to the bank before its failure. *Friberg* v. *Cox* (*Tenn. Sup.*), *37 S. W.*, *283*.

67. The burden is on one who transferred a draft to a bank prior to its failure, and who seeks to follow and reclaim the proceeds as against a receiver, to show that they were not received and mingled with the other funds of the bank before the failure; and, where they were placed to its credit by a correspondent on the same day the receiver was appointed, in the absence of further proof as to the exact time it will be presumed that the credit was given before the receiver was appointed. *Klepper* v. *Cox* (*Tenn. Sup.*), *37 S. W.*, *284*.

68. Money received by a bank and entered to the depositor's general credit as cash can not be reclaimed after the insolvency of the bank on the ground that the bank officials had knowledge of the insolvency when they

INSOLVENT BANKS. *See* Preferred claims; Receiver—Continued.

received the deposit, there being no means of identifying and separating it from the funds on hand when the receiver took charge. *Bruner* v. *First National Bank (Tenn. Sup.), 37 S. W., 286.*

69. Where a bank, knowing its insolvency, receives a check, which it credits to the depositor as cash, and then sends to a correspondent, who, after the failure of said bank, but without notice thereof, credits the check to it as cash, and subsequently pays over the proceeds to the receiver, the depositor may recover such proceeds as a preferred claim. *Ib.*

70. The president of a bank, having embezzled funds of the bank on deposit with its reserve agent, replaced such funds with money borrowed by him on the bank's note without the directors' knowledge, and such borrowed money was thereafter drawn out to pay the bank's lawful debts. *Held*, that the bank having received the benefit of the loan through its president, it was affected with his knowledge of the loan, and hence was liable to the lender as for money had and received to its use. *Ditty* v. *Dominion National Bank of Bristol, Va. (C. C. A.), 75 Fed. Rep., 769.*

71. The president of a bank has authority by virtue of his office to make a valid assignment of a judgment in favor of the bank. *Guernsey* v. *Black Diamond Coal and Mining Co. (Iowa), 68 N. W., 777.*

72. Where a depositor in a bank obtains from it two drafts upon another bank, paying therefor by checks against his deposit, the relation between the bank and the depositor with respect to such drafts remains that of debtor and creditor, and is not changed to a fiduciary relation, entitling the depositor, upon the bank becoming insolvent before the drafts are paid, to have the assets in the hands of its receiver applied by preference to the payment of such drafts in full. *Jewett et al.* v. *Yardley, 81 Fed. Rep., 920.*

73. A stockholder in a national bank is liable to the receiver thereof on a note given to the bank for capital stock. *Hepburn* v. *Kincannon (Miss.), 21 So., 569.*

74. A check deposited in a bank on the day it closed its doors, and when it was known by its officers to be insolvent, remains the property of the depositor, who may recover the proceeds from the receiver, where they are shown to have come into his possession. *Richardson* v. *Oliver, 105 Fed. Rep., 277.*

75. The rights of a depositor in a national bank, as such, in case of the bank's insolvency, are not affected by the fact that he is also a stockholder, his duties and liabilities as stockholder being measured by the provisions of the statute; and he has the same right to reclaim a deposit fraudulently received from him when the bank was known by its officers to be in a failing condition as any other depositor, where he had no knowledge of the bank's condition, and did not participate in the frauds of its officers. *Ib.*

76. A suit by a depositor in a bank against its receiver to recover the proceeds of a check fraudulently received by the officers of the bank after its insolvency, and which came into the hands of the receiver, commenced within three years after the insolvency, is not barred by laches, in the absence of a statute of limitations which would bar an action at law of like character, where no injury to anyone has resulted from the delay, which was due solely to a misunderstanding of his rights by complainant, caused in part, at least, by statements made to him by the receiver. *Ib.*

77. Complainant was a depositor in a national bank, and on the day the bank closed its doors, and when it was known by its officers to be insolvent, he deposited a check. On the statement of the receiver that the proceeds of the check had gone into the general funds of the bank, he included the amount of the check in the proof of his claim in the insolvency proceedings, and received partial dividends on such claim. In fact, the check was collected by the bank examiner after the suspension, and the proceeds went into the hands of the receiver. *Held*, that the action of complainant in including the amount of the check in his claim under such circumstances did not amount to an election of a remedy, or create an equitable estoppel which precluded him, on learning the facts, from maintaining a suit against the receiver to recover the proceeds of the check as his property, on tendering back the dividends received thereon, before the closing of the estate in insolvency, and while the money was still in the receiver's hands. *Ib.*

INTEREST: *See* Usury; Insolvent banks.

1. The provision in sec. 30 of the act of 1864, "that where, by the law of any State, a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized in any such State under the act," is enabling, and not restrictive; and therefore a national banking association in any State may stipulate for

as high a rate of interest as by the laws of such State a natural person may, although State banks of issue are restricted to a less rate. *Tiffany* v. *National Bank of the State of Missouri, 18 Wall., 409.*

2. Bank may take the rate of interest allowed by the State to natural persons generally, and a higher rate where State banks of issue can take it. *Ib.*
3. But it is not to be inferred, from Tiffany *v.* National Bank of Missouri, that whatever by the laws of the State is lawful for natural persons in acquiring title to negotiable paper by discount is lawful for national banks. *National bank* v. *Johnson, 104 U. S., 271.*
4. May charge rate of interest allowed to natural persons in the State or Territory where bank is located, but can not take more, even on discount of paper for third party, without it being usury. *Ib.*
5. The interest which a national banking association may charge is limited to the rate allowed to the banks of the State generally; and the fact that a few of the State banks are specially authorized to take a higher rate is not a warrant for a national banking association to do so. *Duncan* v. *First National Bank of Mount Pleasant, 11 Bank Mag., 787; 1 N. B. C., 360; First National Bank* v. *Gruber, 87 Penn, St., 468.*
6. Where the State law does not limit the rate of interest which may be charged on loans to corporations, a national banking association located in that State can not charge more than 7 per cent interest on such loans. *In re Wild, 11 Blatch., 243.*
7. Where by the statutes of the State parties are authorized to contract for any rate of interest, national banking associations in that State may likewise contract for any rate, and are not limited to 7 per cent. *Hines* v. *Marmolejo, 60 Cal., 239.*
8. Under Rev. St., sec. 5197, authorizing national banks to charge any rate of interest allowed by the law of the State wherein such bank is organized, and the statute fixing a legal rate of interest, a national bank in Colorado may charge interest at any agreed rate. *Rockwell* v. *Farmers' National Bank, 36 P., 905.*
9. As act of 1873 (70 Ohio Laws, 178) repeals the statute fixing the rate of interest for banks of issue, a national bank may charge interest at 8 per cent under Rev. St., sec. 3181. *La Dow* v. *First National Bank, 37 N. E., 11.*
10. The decisions of the United States Supreme Court teach that the statute referred to is to be liberally construed in favor of national banks, and even when the language of the statute would restrict them to a less rate of interest than is allowed to individuals the intendment of the law must be presumed to have been otherwise. Tiffany *v.* National Bank of Missouri held that the intent of the law was to put national banks on an equal footing with State banks; to allow the State banks to charge any amount of interest and national banks only 8 per cent would violate that intention; to say that national banks could only charge 7 per cent would be to say that the State had prescribed no rate of interest. *National Bank of Jefferson* v. *Bruhn & Williams, 64 Tex., 571.*
11. Where drafts are from time to time deposited in a bank, some of them being payable on demand and some on time, an agreement between the bank and the depositor that credit shall be given for such drafts on the day after their deposit, the depositor being charged the full legal rate for any overdraft, does not constitute usury when such agreement is made in good faith in order to save involved calculations. *Timberlake et al.* v. *First National Bank, 43 Fed. Rep., 231.*
12. Charging a depositor, by agreement, at the end of each month, with interest at the full legal rate on his overdraft, and adding such charge to the overdraft, does not constitute usury. *Ib.*
13. Under Code Miss., 1880, which only allows interest on the amount of money actually lent, a national bank in that State can not deduct interest in advance. *Ib.*
14. Under the national banking act, any national bank in Pennsylvania can charge and take the same rate of interest as any State bank of issue is authorized to charge. *First National Bank of Mount Pleasant* v. *Tinstman, 36 Legal Intelligencer, 228; 2 N. B. C., 182.*
15. Interest on dividends should not be allowed in favor of one who voluntarily delayed presenting his claim until long after the dividends were declared, although the delay was due to a mistaken belief that he had a right to pay his claim in full from collaterals in his hands. *Chemical National Bank* v. *Armstrong, 39 Fed. Rep., 372.*
16. The refusal of a creditor to accept the receiver's offer to allow part of a claim without prejudice to a suit for allowance of the remainder, or to the receiver's right to still further reduce the claim if the court should

INTEREST. *See* Usury; Insolvent banks—Continued.

hold such reduction proper bars the creditor's right to interest on subsequent dividends on the part offered to be allowed, although it is subsequently adjudged that the whole of his claim should have been allowed; but he is entitled to interest on the dividends on the part rejected. *Ib.*

17. In case of book accounts in favor of depositors interest begins to run against an association in liquidation from the date of the suspension of business. *Richmond* v. *Irons, 121 U. S., 27.*

18. There is an established rate of interest in Washington (10 per cent), and the fact that by special contracts different rates may be collected does not affect the question, and therefore a national bank may charge that rate. *Yakima National Bank* v. *Knipe, 33 P., 834; 6 Wash., 348.*

19. The fact that there are several entries in the books of a bank and in the pass book of a depositor of allowance of interest on his account is not sufficient to prove a contract by the bank to pay interest while the deposit should remain, where it is proven that after the entries were made the officers of the bank, on several occasions, told the depositor that it was against their rules to pay interest, and that they would not pay it, and that he apparently acquiesced. *McLoghlin* v. *National Mohawk Valley Bank, 139 N. Y. St., 514; 34 N. E., 1095.*

20. Rev. St. U. S., sec. 5197, authorizes national banks to take interest at the rate allowed in the State where the bank is located, and, when no rate is fixed by the laws of such State, they are authorized to take interest at a rate not exceeding 7 per cent. *Held*, that since 1 Hill's Code, sec. 2796, and Sess. Laws 1893, page 29, allow individuals and State banks to take any rate of interest agreed to in writing by the parties to the contract, national banks have the same privilege. *Wolverton* v. *Exchange National Bank (Wash.), 39 P., 247.*

21. A stockholder in a bank is not entitled to interest from the bank, either on ordinary dividends declared or on money due him from a reduction of capital stock, for a period during which the bank was prevented from paying him the same by attachments of his stock in suits of other parties, though the money thus belonging to him was during such time mingled by the bank with its general assets, the bank being ready and willing to pay over the same but for the attachments. *Mustard* v. *Union National Bank, 29 A., 977; 86 Me., 177.*

22. An order directing payment of interest by the receiver of a national bank from date of judicial demand is erroneous, as funds coming into the hands of a receiver are turned over to the Comptroller, and could not earn interest, and any payment of interest would necessarily be taken from some other trust fund; and this particularly where the involved circumstances of the case made it impossible to pay over the amount without investigation and an accounting. *Richardson* v. *Louisville Banking Co., 94 Fed. Rep., 442.*

23. No interest is recoverable against the fund in the hands of the receiver of an insolvent national bank on recovery in a suit to establish a claim against the bank, made necessary solely by the disallowance of the claim by the receiver. *Merchants' Nat. Bank* v. *School Dist. No. 8, of Meagher County, Mont., 94 Fed. Rep., 705.*

24. In a suit against the receiver of a national bank for money loaned the bank while it was a going concern, it was error to permit plaintiff to recover interest on the loan after the bank's suspension and the appointment of a receiver, since debts of an insolvent bank must be liquidated by the receiver as of the date when insolvency supervenes, and the amount of all debts computed as of that day. *American Nat. Bank* v. *Williams, 101 Fed. Rep., 943.*

25. In the provisions in Rev. Stat., sec. 5197, that when no rate of interest "is fixed by the laws of the State or Territory, or district," in which a bank is situated it "may take, receive, reserve, or charge a rate not exceeding seven per cent," the words "fixed by the laws" must be construed to mean "allowed by the laws." *Daggs* v. *Phoenix National Bank, 177 U. S. Rep., 549.*

JURISDICTION: *See* Actions.

1. In an action against a national bank in a circuit court of the United States, if all the parties are citizens of the district in which the bank is situated, and the action does not come under sec. 5209 or sec. 5239, Rev. St., the circuit court has no jurisdiction. *Whittemore* v. *Amoskeag National Bank, 134 U. S., 527.*

2. The Federal courts have jurisdiction of an action between a national bank located in one State and a citizen of another State. *First National Bank* v. *Forest, 40 Fed. Rep., 705.*

JURISDICTION. *See* Actions—Continued.

3. State courts have jurisdiction of suits by and against national banking associations. *Bank of Bethel* v. *Pahquioque Bank, 14 Wall., 383; Ordway* v. *Central National Bank, 47 Md., 217,* and *Claflin* v. *Houseman, 93 U. S., 130.*
4. Where a national banking association is sued in a State court, the suit must be brought in the city or county in which the bank is located. *Cadle* v. *Tracy, 11 Blatch., 101.*
5. But in a State where the holder may sue without respect to the ownership, an association may bring suit upon paper so acquired. *National Pemberton Bank* v. *Porter, 125 Mass., 333; Atlas National Bank* v. *Savery, 127 Mass., 75.*
6. The words of restriction to the place where said association is situated apply to the county and municipal courts, and not to the State courts. In the State courts of general jurisdiction a national banking association can be sued whenever an individual can be for the same cause. *Talmage* v. *Third National Bank, 27 Hun., 61.*
7. A State court can entertain an action brought to recover of a national banking association the penalty for taking usury. *Ordway* v. *The Central National Bank, 47 Md., 217; Hade* v. *McVay, 31 Ohio St., 231; Bletz* v. *Columbia National Bank, 87 Penn. St., 87.*
8. State courts have no jurisdiction of the case of an embezzlement of the funds of the association by one of its officers. *Commonwealth* v. *Felton, 101 Mass., 204; Commonwealth, ex rel. Torrey,* v. *Ketner, 92 Penn. St., 372.*
9. The defense of usury may be set up in action brought in a State court. *National Bank of Winterset* v. *Eyre, 52 Iowa, 114.*
10. A national banking association is, for jurisdictional purposes, a citizen of the State in which it is located. *Davis* v. *Cook, 9 Nev., 134.*
11. The offense of making false entries in the books of a bank, for which an officer of the bank is liable to punishment under sec. 5209, Rev. St., since it is not a crime of which the State courts have concurrent jurisdiction, under sec. 5328, Rev. St., is exclusively cognizable by the Federal courts. *In re Eno, 54 Fed. Rep., 669.*
12. Under the provisions of the act of August 13, 1888, national banks are deemed to be, for jurisdictional purposes, citizens of the State wherein they are located, and they no longer possess the right of removal on the ground that they are Federal corporations. *Burnham et al.* v. *First National Bank of Leoti, 53 Fed. Rep., 163.*
13. An action for money against a national bank whose corporate existence is admitted is not a suit arising under the laws of the United States. *Ulster County Savings Institution* v. *Fourth National Bank, 8 N. Y., 162.*
14. The provision that the Federal courts shall not have jurisdiction of an action on a promissory note or other chose in action by an assignee thereof, unless the action might have been maintained in such courts if no assignment or transfer had been made (act August 13, 1888), does not apply to the indorsement and transfer of the payee of notes which were made to him merely that he might, as agent of the maker, raise money for it by negotiating them with third persons. *Wachusett National Bank* v. *Sioux City Store Works, 56 Fed. Rep., 321.*
15. A suit on the official bond of the cashier of a national bank, conditioned for a faithful performance of the duties thereof "according to law and the by-laws" of the bank, involves a Federal question and is maintainable in a Federal court irrespective of the citizenship of the parties. *Walker et al.* v. *Windsor National Bank, 56 Fed. Rep., 76.*
16. In a suit which is properly brought in a Federal court, because it involves a Federal question, the court has full jurisdiction of the defendant, who, though a resident of another district, waives his personal privilege of being sued in his district by voluntarily appearing. *Ib.*
17. The exemption of national banks from suits in State courts in other than their own county or city, by act of February 18, 1875 (18 St., 316, chap. 80), was a personal privilege which could be waived by appearing to such suit and not claiming the immunity. *First National Bank* v. *Morgan, 132 U. S., 141.*
18. The provision in act of July 12, 1882 (22 St., 163, chap. 290, sec. 4), respecting suits by or against national banks, refers only to suits brought after the passage of that act. *Ib.*
19. This court has jurisdiction to review a judgment in State courts involving the question whether a national bank is exempted from liability to account for bonds purchased by it on condition of selling back on demand. *Logan County National Bank* v. *Townsend, 139 U. S., 67.*

JURISDICTION. *See* Actions—Continued.

20. When transaction of transfer of national-bank shares does not present a case arising under national banking act, no Federal question is involved. *Le Sassier* v. *Kennedy, 123 U. S., 521.*
21. State courts have no jurisdiction of actions to recover penalties imposed by the national banking act. *Missouri River Telegraph Company* v. *First National Bank of Sioux City, 74 Ill., 217; 1 N. B. C., 401.*
22. When a State bank acting under a statute of the State calls in its circulation issued under State laws and becomes a national bank under the laws of the United States, and a judgment is recovered in a court of a State against the national bank upon such outstanding circulation, the defense of the State statute of limitations having been set up, a Federal question arises which may give this court jurisdiction in error. *Metropolitan National Bank* v. *Claggett, 141 U. S., 520.*
23. The act of Congress of July 12, 1882, repealing inconsistent acts and providing that the jurisdiction of suits in which a national bank should be a party should be the same as if it were a State bank at the same place, prevents the removal of a cause in which a national bank is a party from a State to a Federal court on the mere ground that it is a national bank. *Leather Manufacturers' National Bank* v. *Cooper, jr., 120 U. S., 778: 3 N. B. C., 208.*
24. Under St. U. S., 1888, chap. 866, sec. 4, providing that in actions against national banks the Federal courts "shall not have jurisdiction other than such as they would have in cases between individual citizens of the same State," an action to compel the directors of a national bank to declare a dividend may be maintained in a State court. *Hiscock* v. *Lacy (Sup.), 30 N. Y. S., 860; 9 Misc. Rep., 578.*
25. The object of this proviso was to deprive the United States courts of jurisdiction of suits by or against national banking associations in all cases where banks organized under State laws could not likewise sue or be sued in such courts. *Ib.*
26. But the proviso does not affect the right of the receiver of an insolvent association to sue in a Federal court. *Hendee* v. *Connecticut and P. R. R. Co., 26 Fed. Rep., 677.*
27. Nor would the act of July 12, 1882, take from the circuit court jurisdiction of a suit brought against a director for negligent performance of his duties; for, as such suits rest upon the requirements of the United States laws and by-laws made pursuant thereto, it is a case arising under the laws of the United States. *Witters* v. *Foster, 28 Fed. Rep., 737.*
28. An action between a receiver of an insolvent national bank and a depositor does not present a Federal question under Rev. St., sec. 5242, avoiding preferences to creditors of such an insolvent bank. *Tehan* v. *First National Bank et al., 39 Fed. Rep., 577.*
29. A receiver of an insolvent national bank is an officer of the United States within the meaning of sec. 563, Rev. St., which gives the district courts jurisdiction of "all suits at common law brought by the United States, or any officer thereof authorized by law to sue." *Stephens* v. *Bernays, 41 Fed. Rep., 401.*
30. The United States district court has jurisdiction of an action at law brought by the receiver of a national bank to recover an assessment made upon a stockholder, and the action may be maintained in such event against the executor of a deceased stockholder. *Ib.*
31. The State courts have jurisdiction of an action brought by a shareholder on behalf of himself and other shareholders to recover of the directors of an insolvent association damages for injuries resulting from their negligence and misconduct. *Brinckerhoff* v. *Bostwick, 88 N. Y., 52.*
32. A State court has no power to make an order directing the receiver of a national bank who has been appointed by the Comptroller of the Currency to pay a judgment obtained against the bank before the receiver was appointed. *Ocean National Bank* v. *Carll, 7 Hun., 237.*
33. Neither the Comptroller nor the receiver, by putting in an appearance to a suit, can subject the United States to the jurisdiction of a court. *Case* v. *Terrell, 11 Wall., 199.*
34. The Federal courts have jurisdiction of suits by receivers of national banks to collect the assets thereof without regard to the citizenship of the plaintiff. *Fisher* v. *Yoder, 53 Fed. Rep., 565.*
35. A Federal court is not deprived of jurisdiction otherwise vested in it of a suit against the executors of an estate by the fact that the estate is in the possession of a State probate court for purposes of administration, and the

Federal court has jurisdiction to adjudge whether a liability exists, but can not issue execution to enforce the same. *Wickham* v. *Hull et al., 60 Fed. Rep., 326.*

36. A suit against the receiver of a national bank to compel him to pay out of the funds in his hands as receiver moneys claimed by the complainant in a suit arising under the laws of the United States, and can be removed into the Federal court. *Hot Springs Independent School District, etc.,* v. *First National Bank of Hot Springs, 61 Fed. Rep., 417.*

37. The tenth subdivision of sec. 629, Rev. St., which confers upon the circuit court of the United States jurisdiction of all suits by or against any national banking association established in the district for which the court is held, has been repealed by the proviso to sec. 4 of the act of July 12, 1882. *National Bank of Jefferson* v. *Fare et al., 25 Fed. Rep., 200.*

38. A Federal court has jurisdiction of an action brought by the receivers of an insolvent national bank in the name of the bank, to realize its assets, irrespective of the citizenship of the parties. *Linn County National Bank* v. *Crawford (C. C.), 69 F., 532.*

39. A suit against a receiver appointed by a Federal court for a cause arising out of his management of the property committed to his charge is one arising under the laws of the United States and may be removed from a State to a Federal court without regard to the citizenship of the parties or the nature of the controversy. *Jewett* v. *Whitcomb et al., 69 Fed. Rep., 418.*

40. It seems that where a State statute creates a right in favor of creditors, and provides a remedy for the enforcement thereof, this remedy, whether at law or in equity, must be adopted by the Federal courts. If the State statute does not create the right, but only redeclares a right existing in the absence of statute, then the form of remedy in the Federal courts is determined by principles which differentiate legal and equitable jurisdiction. *First National Bank of Sioux City* v. *Peary, 69 Fed. Rep., 455.*

41. The California "bank commissioners' act" (St. 1877–78. p. 710, as amended by St. 1886–87. p. 90) provides in section 11 that if the commissioners shall find that any bank has violated its charter or law, or is conducting business in an unsafe manner, they shall require it to discontinue such practices; and in case of refusal, or whenever it shall appear to the commissioners unsafe for the bank to continue business, they shall notify the attorney-general, who may commence suit to enjoin the transaction of business by such bank; and, upon the hearing of such suit, the court may issue the injunction and direct the commissioners to take such proceedings against the bank as may be decided on by its creditors. The section also empowers the commissioners to supervise the affairs of banks in process of liquidation, limit the number of their officers and employees, and require reports to the commissioners by such banks. *Held*, that a court in which proceedings are instituted by the attorney-general against a bank, pursuant to such statute, has no jurisdiction to appoint a receiver of the property of the bank in such proceedings, though the bank commissioners and the creditors of the bank consent, and though there are provisions in the Code of Civil Procedure authorizing the appointment of receivers in other proceedings. *Murray* v. *American Surety Co. of New York, 70 Fed. Rep., 341.*

42. The exercise by a court, in purely statutory proceedings, of a power not authorized by the statute, is null and void, and may be collaterally attacked. *Ib.*

43. The Federal courts have jurisdiction of actions brought by the receiver of an insolvent national bank to realize its assets, irrespective of the citizenship of the parties; and it is immaterial to such jurisdiction whether the action is brought in the receiver's own name, as receiver, or by him in the name of the bank. *Linn County National Bank* v. *Crawford, 69 Fed. Rep., 532.*

44. A suit brought in a State court can be removed to a Federal court on the ground of diverse citizenship only when the defendant is a nonresident of the State in which it is brought. *Thurber* v. *Miller, 14 C. C. A., 432; 67 Fed. Rep., 371*, followed. *Wichita National Bank et al.* v. *Smith, 72 Fed. Rep., 568.*

45. A national bank can not remove a suit upon the ground that it is a Federal corporation. *Ib.*

46. A cause can not be removed upon the ground that it involves a Federal question unless that fact appears from the plaintiff's complaint. *Ib.*

47. Where a judgment recovered in a State court against a county is assigned to a citizen of another State, the assignee may sue thereon in the proper Federal court, although the original judgment is still in force. The assignee has a right to have judicially determined its right to enforce

payment of the indebtedness, and the action is not to be considered as brought merely to vex defendant. *First National Bank of Buchanan County* v. *Deuel County, 74 Fed. Rep., 373.*

48. The United States circuit court has jurisdiction of a suit brought by the statutory receiver of a national bank, without reference to the citizenship of the parties. *Short et al.* v. *Hepburn, 75 Fed. Rep., 113.*

49. It is within the discretion of the court to have the jury retire during arguments as to the admissibility of evidence. *Birmingham National Bank* v. *Bradley (Ala.), 19 So., 791.*

50. The fact that the State supreme court, in affirming a judgment, decided against an immunity from liability expressly claimed under the laws of the United States, does not give jurisdiction to the Federal Supreme Court, if such immunity was not claimed in the trial court. *Chemical National Bank* v. *City Bank, 16 S. Ct., 417.*

51. A receiver of a national bank, appointed by the Comptroller of the Currency, is an officer of the United States, and entitled to sue in the Federal courts, by virtue of Rev. St., sec. 629. *Thompson* v. *Pool (C. C.), 70 F., 725.*

52. The circuit court of appeals has no jurisdiction to review a judgment rendered before act March 3, 1891, creating that court, was passed. *United States* v. *National Exchange Bank (C. C. A.), 53 F., 9.*

53. *Held,* that the plaintiff, a national bank, had the right to bring suit, in the United States circuit court of the district where the bank was located, upon two notes indorsed to it by the payee, who was also a citizen of the State and resident of the district. *Commercial Bank of Cleveland* v. *Simmons, 1 N. B. C., 294.*

54. That a national bank does not sue by virtue of any right conferred by the judiciary act, but by virtue of the right conferred upon it by the act of 1864, authorizing and creating it, and which constitutes its charter; that, having no right to sue under the judiciary act, the limitation in the 11th section as to suits on indorsed notes and choses in action does not apply. *Ib.*

55. The circuit court has no jurisdiction of a suit by a private person to restrain, interfere with, or control the Treasurer of the United States or the Comptroller of the Currency in the discharge of their duties in respect to bonds deposited with the Treasurer to secure the redemption of circulating notes of a national bank. The provisions of sections 56 and 57 of the national banking act explained. *Van Antwerp* v. *Hulburd, 7 Blatchford, 426.*

56. State courts have jurisdiction of suits brought by national banks, it not having been taken away by section 57 of the national banking act. *First National Bank of Montpelier* v. *Hubbard and others, 49 Vermont, 1.*

57. A national bank can not be sued in the Federal court outside of the district where it is located. Service on the cashier when found within another district does not give jurisdiction. *Main, assignee,* v. *Second National Bank of Chicago, 6 Bissell, 26.*

58. National banks may, by reason of their character as such, sue in the Federal courts. *First National Bank of Omaha* v. *County of Douglas, 1 N. B. C., 267.*

59. A district court of the United States may order the receiver of a national bank to compromise doubtful debts under section 50 of the national banking act (13 Stat. at Large, 115), which authorizes receivers to compromise such debts "on the order of a court of record of competent jurisdiction." *Petition of Platt, 1 Benedict, 534.*

60. A banking association organized under act of Congress of 1864, chapter 106, can be sued in a State court only in the city or county where it is located. *Crocker* v. *Marine National Bank of New York, 101 Massachusetts, 240; 1 N. B. C., 575.*

61. National banks, like any other corporations, and the receivers of them, may sue and be sued in the State courts of their domicile. *Adams* v. *Dennis, 29 La. Ann., 315; 1 N. B. C., 510.*

62. The receiver of a national bank is amenable to the jurisdiction of a State court in a parish other than that in which the bank was located and in which he has his domicile. *Ib.*

63. In an action by a national bank of New York against a national bank of West Virginia, *held,* that the defendant was not deprived of the right to demand a removal of the cause from the State court to a Federal court. National banks are "citizens" of the State in which they are organized and located. *Chatham National Bank of New York* v. *Merchants' National Bank of West Virginia, appellant, 4 Thompson & Cook, 196; 1 N. B. C., 769.*

64. Defendant served a notice of appearance on December 15, but did not file a petition for the removal of the cause from a State to the Federal court until January 7, the petition stating that defendant then entered its appearance

JURISDICTION. *See* Actions—Continued.

and had not done so before. *Held*, a valid compliance with the Federal statute requiring the defendant "at the time of entering his appearance in the State court" to file his petition. *Ib.*

65. Section 7 of the act creating the circuit court of appeals (26 Stat., 828) gives no jurisdiction of an appeal from an interlocutory order dismissing a restraining order and denying an injunction. *Robinson* v. *City of Wilmington et al., 60 Fed. Rep., 469.*

66. The act of July 12, 1882, to enable national banks to extend their corporate existence, placed national and other banks, as to their right to sue in the Federal courts, on the same footing, and consequently a national bank can not, in virtue of a mere corporate right, sue in such court. *Union National Bank of Cincinnati* v. *Miller, Treasurer of Hamilton County, Ohio, 15 Fed. Rep., 703.*

67. But national banks may, like other banks and citizens, sue in such courts whenever the subject-matter of litigation involves some element of Federal jurisdiction. Thus a suit by a national bank against a county treasurer to enjoin the collection of a personal tax upon its property, alleged to be made in violation of the act of Congress permitting the State to tax national banks, presents a case arising under a law of Congress, and is therefore maintainable in a Federal court. *Ib.*

68. The power given the Federal courts to order the production of books and papers (Rev. St., sec. 724) includes power to grant an inspection before trial, with permission to make copies. *Exchange National Bank of Atchison* v. *Washita Cattle Co., 61 Fed. Rep., 190.*

69. A national bank is not authorized to sue in any circuit court of the United States without regard to citizenship. It is to be regarded, for the purpose of jurisdiction, as a citizen of the State in which it is established or located. *St. Louis National Bank* v. *Allen et al., 5 Fed. Rep., 551.*

70. An action to enforce a right conferred by section 5219 of the Revised Statutes, regarding the taxation of property in the shares of national banking associations, is a suit arising "under the laws of the United States" within the meaning of the act of March 3, 1875. *Stanley* v. *Board of Supervisors of Albany Co., 6 Fed. Rep., 561.*

71. A suit by or against a corporation created by an act of Congress is a suit arising under the laws of the United States within the meaning of section 2 of the removal act of 1875, and may be removed from a State court. *Cruikshank* v. *Fourth National Bank, 16 Fed. Rep., 888.*

72. State courts have jurisdiction of suits against national banks to recover money paid as usury. *Dow* v. *Irasburgh National Bank of Orleans, 50 Vt., 112; 28 Am. Rep., 493; 2 N. B. C., 421.*

73. To give this court jurisdiction on appeal from a State supreme court under the national banking act, the "title, right, privilege, or immunity specially set up or claimed" must be claimed by the plaintiff in error for himself, and not for a third person in whose title he has no interest. *Miller* v. *National Bank of Lancaster, 106 U. S., 542; 3 N. B. C., 52.*

74. Defendant, a bookkeeper in a national bank, without authority filled a draft signed in blank by the assistant cashier, issued it, and fraudulently changed his book entries to cover the crime. *Held*, on an indictment for forgery, that the crime was within the jurisdiction of the State courts. *Hoke* v. *People, 122 Ill., 511; 3 N. B. C., 372.*

75. A State court has jurisdiction of an action on contract brought by a resident of the State against a national bank located in another State, and except as against a national bank which has committed or is contemplating an act of insolvency. *Robinson* v. *National Bank of New Berne, 58 How. Pr., 306; 2 N. B. C., 309.*

76. An attachment can issue against a national bank from a State court. *Ib.*

77. In an action of debt on sec. 5198, U. S. Rev. Stat., to recover twice the amount of interest, at the rate of 9 per cent, received by a national bank in Pennsylvania, upon the discount of notes, where plaintiffs had judgment for $2,150.38, *held*, that this amount was insufficient to give jurisdiction to the Supreme Court of the United States. *Williamsport National Bank* v. *Knapp, 119 U. S., 357; 3 N. B. C., 184.*

78. A Federal court has jurisdiction of a creditor's bill between citizens of different States, though based upon the judgment of a State court, and notwithstanding the existence of statutory legal remedies in the State courts. *First National Bank of Chicago* v. *Steinway et al., 77 Fed. Rep., 661.*

79. Under the provision in the judiciary act of 1887–88 that "the provisions of this section" shall not affect the jurisdiction of the circuit courts in cases for "winding up the affairs" of any national bank, the circuit courts have at least concurrent jurisdiction (whether exclusive or not is not decided)

with the State courts in cases of that kind, without regard to the citizenship of the parties. *Lake National Bank* v. *Wolfeborough Savings Bank et al., 78 Fed. Rep., 517.*

80. A State court appointed a receiver of a national bank, but he never obtained possession of its property. The original complainant discontinued, and the defendant filed a motion to dismiss, but no formal order of dismissal was entered. *Held*, that the pendency of the suit in that condition was no bar to a subsequent suit between the same parties in a Federal court for the appointment of a receiver, etc. *Ib.*

81. A national bank, sued in a State court, can not enforce the removal of the cause to the Federal court on the ground that the latter has exclusive jurisdiction. *Pettibon* v. *Noble, 7 Biss., 449; 2 N. B. C., 120.*

82. The district court of the United States has jurisdiction of a bill in equity filed by a national bank. *Fifth National Bank of Pittsburgh* v. *Pittsburgh and Castle Shannon Railroad Company, 1 Fed. Rep, 190; 2 N. B. C., 190.*

83. Stockholders have no standing in court to interfere for the protection of their company until the board of directors of the company have neglected or refused an application to take the proper steps to protect the interests of the company. *Ib.*

84. The Federal courts have jurisdiction over all suits by and against national banks, irrespective of subject-matter. Joining merely nominal or personal parties has no effect either to confer or exclude the jurisdiction; but trustees, executors, and the like are not formal parties within the meaning of the rule where in fact interested in the litigation. Accordingly, where two or three persons claiming a certain fund which was in the custody of a national bank brought their bill in equity against the bank and a third claimant, and the bank exhibited its cross-bill, praying that the parties might interplead, *held*, to confer jurisdiction. *Foss* v. *First National Bank of Denver, 3 Fed. Rep., 185; 2 N. B. C., 104.*

85. Banks organized under the acts of Congress as national banks are not entitled by force of such acts to have any suit or proceeding in the State court wherein they are parties defendant removed to the Federal court. *Wilder* v. *Union National Bank, 12 Chicago Legal News, 84; 2 N. B. C., 124.*

86. To authorize a removal on the ground that the controversy involves a question arising under Constitution and laws of the United States, it must fully appear from all the record that a Federal question is presented. So, where, in a petition for removal to the Federal court, the defendant states that certain laws of the State of Illinois infringe upon or violate the tenth section of Article Two of the Constitution of the United States, but fails to state in what respect, or how the rights, either of the plaintiff or defendants, are affected by the operation of those laws, the record does not show sufficiently that it is a case coming within the Federal jurisdiction. *Ib.*

87. If the record presents a Federal question that a right of action or defense arises under the Constitution and laws of the United States, the citizenship of the parties has nothing to do with it. *Ib.*

88. National banks are not authorized to institute suits in the Federal courts out of the districts where they are established when the amount in controversy does not exceed $500. *St. Louis National Bank* v. *Brinkman, 1 Fed. Rep., 45; 2 N. B. C., 141.*

89. State courts have no jurisdiction of the offense of embezzlement of the funds of a national bank. *People* v. *Fonda, 62 Mich., 401; 3 N. B. C., 501.*

90. A Federal court has jurisdiction of a suit to enjoin State taxing officers from enforcing collection of a tax upon shares of stock in a national bank where the protection sought is based upon the ground that the State statute under which such officers are proceeding in making their assessment is in violation of the fourteenth amendment to the Constitution and of Rev. St., § 5219. *Third National Bank of Pittsburg* v. *Mylin, Auditor-General et al., 76 Fed. Rep., 385.*

91. A receiver of a national bank appointed by the Comptroller of the Currency, when sued in a State court on a claim of less than $500 has no power to remove the case to a Federal court. *Hallam* v. *Tillinghast, 75 Fed. Rep., 849.*

92. A national bank located in one State may bring suit against a citizen of another State in the circuit court of the United States for the district wherein the defendant resides by reason alone of diverse citizenship. *Petri* v. *Commercial National Bank of Chicago, 142 U. S., 644.*

93. This court has jurisdiction of an appeal from a decree of a circuit court requiring stockholders in an insolvent national bank to pay a given percentage on their stock which the Comptroller of the Currency had ordered collected and such further sums as may be necessary to pay the debts of the bank. *Germania National Bank* v. *Case, 131 U. S., CXLIV App.*

JURISDICTION. *See* Actions—Continued.

94. A bill in equity was filed in a State court by a creditor of a partnership to reach its entire property. The prayer of the bill was that judgments confessed by the firm in favor of various defendants, some of whom were citizens of the same State with the plaintiff, might be set aside for fraud. On the allegations of the bill there was but a single controversy as to all of the defendants. One of the defendants, who was a citizen of a different State from the plaintiff, removed the entire cause into a circuit court of the United States. After a final decree for the plaintiff, and on an appeal therefrom, this court held that the case was not removable under section 2 of the act of March 3, 1875, 18 Stat., 470, and reversed the decree and remanded the case to the circuit court with a direction to remand it to the State court, the costs of this court to be paid by the petitioner for removal. *Graves* v. *Corbin; First National Bank of Chicago* v. *Corbin, 132 U. S., 571.*

95. The E. Co., being indebted to the plaintiff, executed to it three promissory notes, and pledged certain chattels to secure their payment. Subsequently the E. Co. confessed judgment in a State court in favor of the S. bank, then in the hands of a receiver. The receiver caused an execution issued from the State court to be levied on the same chattels which had been pledged to plaintiff. Plaintiff then filed a bill in equity in the State court against the bank and its receiver, the E. Co., and the sheriff, to restrain the sale of the chattels and determine the rights of the parties. The receiver applied to remove this suit to the Federal court. *Held*, that the subject-matter of the controversy, the pledged chattels, was within the jurisdiction and control of the State court, and therefore beyond the jurisdiction of the Federal court, either original or by removal. *Kelly, Mans & Co.* v. *Sioux City National Bank et al., 81 Fed. Rep., 3.*

96. The Federal courts have no jurisdiction of a suit in equity against a national-bank receiver, appointed by the Comptroller, unless the amount in controversy exceeds $2,000. *Smithson* v. *Hubbell et al., 81 Fed. Rep., 593.*

97. In a suit by a creditor of an insolvent national bank, in behalf of himself and all other creditors, to enjoin the receiver and the Comptroller from paying dividends on an alleged fraudulent claim which has been allowed by them, the jurisdictional amount is to be determined solely by the amount of complainant's own claim, and not by the aggregate of all the claims of those whom he assumes to represent or by the amount of the dividends, payment of which is sought to be enjoined. *Ib.*

98. Under section 4 of the act of Congress of July 12, 1882, a national bank can not remove a suit against it from the State court upon the sole ground that it is a corporation organized under a law of the United States, and that therefore the suit is one arising under the laws of the United States. *Cooper* v. *Leather Manufacturers' National Bank, 29 Fed. Rep., 161.*

99. When a complainant invokes the protection of a law of the United States the Federal courts have jurisdiction when it is apparent that the case depends upon a construction of that law. *Richards et al.* v. *Incorporated Town of Rock Rapids, 31 Fed. Rep., 505.*

100. A party does not waive the right of removal by remaining in the State court and contesting the case on the merits, if the State court, upon due application, wrongfully refused to order a removal of the cause. *Ib.*

101. The right of removal is not defeated or lost if the petition therefor is filed in the State court after motion made, the decision of which does not affect the merits of the controversy. *Ib.*

102. Section 5219, Rev. St., U. S., provides that shares in the national banks may be subjected to the imposition of a State tax, but the same shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State. Under this section, before the assessment of the shares in a national bank can be held invalid, it must be shown that there is in fact a higher burden of taxation imposed upon money thus invested than is imposed upon other moneyed capital, and it is insufficient to show merely that the State laws provide a different mode or manner of taxing moneyed capital invested in savings banks or other corporations. *Ib.*

103. Sections 818-820, Code, Iowa, providing for the taxation of the shares of national banks, and chapter 60 of the Laws of 1874, providing for the organization of saving banks, and enacting that the shares of stock therein are taxable, but that deposits are not, are not in contravention of section 5219, Revised Statutes of the United States, there being no discrimination against national banks or the capital therein invested. *Ib.*

JURISDICTION. *See* Actions—Continued.

104. The owners of shares in national banks are, under section 5219, Rev. St., U. S., entitled to the right of deduction given to taxpayers under section 811 of the Code of Iowa, which provides that from the gross amount of money and credits held by one liable to taxation may be deducted all debts due and owing. *Ib.*

105. Act Con., March 3, 1887, sec. 4, declares that national banking associations are, for the purpose of all actions by or against them, at law or in equity, to be deemed citizens of the States in which they are respectively located, but "the provisions of this section shall not be held to affect the jurisdiction of the courts of the United States in cases commenced by the United States or by direction of any officer thereof, or cases for winding up the affairs of any such bank." *Held*, that a receiver of a national bank may still maintain a suit in the United States circuit court, without reference to the citizenship of the parties or to the amount involved, to recover a claim due the bank. *Armstrong* v. *Trautman et al., 36 Fed. Rep., 275.*

106. This court has jurisdiction to review a judgment of the highest court of a State holding a national bank liable, under statute of the State, as a shareholder in a State savings bank, when the answer sets up that the stock of the savings bank was issued to it without authority of law, and the motion for a new trial and the specifications of error, which were the basis of appeal from the trial court to the supreme court of the State, assert such want of power under the laws of the United States. *California Bank* v. *Kennedy, 167 U. S., 362.*

107. A suit to recover property acquired by the removing defendant, as receiver of a national bank, by authority of the laws of the United States, arises under the laws of the United States, within the meaning of the removal act of 1888 (25 St., U. S., 434). *Sowles* v. *Witters et al., 43 Fed. Rep., 700.*

108. Said act provides that the petition for removal shall be filed at or before the time the defendant is required to plead. A rule of the chancery court provided that the subpœna should require defendant's appearance on the first day of a stated term, and that he should answer within forty days from the return day or the day fixed for entering appearance. A subpœna required the defendant to answer on the first day of the April term, but the suit was not entered until the last day of court. The next stated term began on the second Tuesday in September. *Held*, that a petition for removal filed September 4 was in apt time. *Ib.*

109. The State courts have jurisdiction of an action brought against the officers of a national bank to recover damages on account of alleged deceit practiced by such officers in making a false report of the condition of the bank. *Barnes* v. *Swift* (*Super. Ct. Sin.*), *3 Ohio N. P., 291.*

110. The assets of an insolvent national bank are not brought under the control or protection of the Federal courts by being taken into custody by a receiver appointed by the Comptroller of the Currency, nor by their transfer from the receiver to an agent of the shareholders appointed pursuant to the act of Congress to wind up the affairs of the bank. *Snohomish County* v. *Puget Sound National Bank* (*C. C.*), *81 Fed. Rep., 518.*

111. Unless it voluntarily appears, a foreign corporation can not be made a party defendant to a suit in a Federal court by one of its creditors, who seeks the appointment of a receiver, an accounting, and to enforce the individual liability of stockholders who are within the jurisdiction of the court. *Elkhart National Bank* v. *Northwestern Guaranty Loan Company et al., 87 Fed. Rep., 252.*

112. The corporation and all its stockholders are necessary parties defendant to a creditor's suit for the appointment of a receiver, an accounting, and to enforce the personal liability of stockholders, and, if the corporation can not be brought in, the suit must be dismissed. *Ib.*

113. A receiver of an insolvent national bank, appointed by the Comptroller of the Currency, against whom an action is brought in a State court to recover less than $2,000, has no right to remove the same to a Federal court. *Follett* v. *Tillinghast, 82 Fed. Rep., 241.*

114. A suit by a national bank against its former managing officers to charge them with losses sustained by reason of their having made loans to one individual in excess of 10 per cent of the capital stock, and other loans without personal security, in violation of the national banking statutes, the right of recovery being claimed under Rev. St., § 5239, is one arising under the laws of the United States. *National Bank of Commerce of Tacoma, Wash.*, v. *Wade et al., 84 Fed. Rep., 10.*

115. A national bank may maintain a suit against its directors to enforce their liability under Rev. St., § 5239, for losses resulting from a violation of

the statutory requirements in conducting the business of the bank. A suit by the Comptroller for dissolution of the association and an adjudication of such violations is not a condition precedent to the enforcement of such liability. *Ib.*

116. A suit by a national bank against its former officers and directors under Rev. St., § 5239, to recover for losses resulting from their mismanagement in violation of the provisions of the national banking law, is cognizable in equity, where the transactions involved are complicated, and the conversion of securities into money is required before the extent of the liability can be ascertained, and when, therefore, the remedy at law is not complete or adequate. *Ib.*

117. The fact that a suit by the Comptroller for the forfeiture of the charter of a national bank for violations of the banking statutes is barred by limitation does not operate to bar a suit by the bank against its officers and directors, under Rev. St., § 5239, to charge them with losses resulting from such violations. *Ib.*

118. The statute does not commence to run against a suit by a national bank against its managing officers to enforce their liability under Rev. St., § 5239, for losses resulting from acts in violation of the national banking law, until such officers have surrendered control of the bank to their successors. *Ib.*

119. The rule that, in order to warrant the removal of a cause to the circuit court on the ground that it arises under the laws of the United States, that fact must be shown in the plaintiff's pleading, does not operate to prevent a removal, where the original pleading alleges that defendant is a national banking association, and where a receiver thereof, appointed by the Comptroller of the Currency is subsequently made a defendant and petitions for removal. *Speckart et al.* v. *German National Bank et al., 85 Fed. Rep., 12.*

120. A receiver of an insolvent national bank is an officer of the United States. *Ib.*

121. In a suit in a State court against an insolvent national bank and others, charging a conspiracy to defraud, and seeking the recovery from the bank of moneys alleged to have been thus obtained, a subsequently appointed receiver of the bank is a proper party defendant. *Ib.*

122. It seems that in such a suit, in a State court, the receiver of the national bank is not a necessary party. *Ib.*

123. Such an action falls within the description of "cases for winding up the affairs" of a national bank, under section 4 of the judiciary act of 1875, as amended in 1887 and 1888 (25 Stat., 433), which preserves in such cases the jurisdiction of the Federal courts, and the receiver of the bank, intervening as such, is entitled to have the cause removed. *Ib.*

124. It seems that a State court is a "court of competent jurisdiction" to adjudicate upon disputed claims against insolvent national banks. *Ib.*

125. The rule requiring that, where the ground for removing a cause to the Federal court is diverse citizenship, that ground must exist not only at the time of removal but also when the suit was commenced, has no application where a receiver of an insolvent national bank intervenes as such and seeks the removal of a case which is under the head of "winding up the affairs" of the bank. *Ib.*

126. Circuit courts have jurisdiction of actions by receivers of national banks to collect assessments made by the Comptroller, without regard to the amount involved. *Brown* v. *Smith, 88 Fed. Rep., 565.*

127. When the jurisdiction of a Federal court in an action by the receiver of a national bank depends solely on the official character of the plaintiff as such receiver, such jurisdiction is lost by a sale and transfer by the plaintiff of all his interest in the subject-matter of the litigation. *Weaver* v. *Kelly, 92 Fed. Rep., 417.*

128. A receiver for an insolvent national bank, appointed by the Comptroller of the Currency, may sue in a Federal court, without regard to his citizenship or the amount in controversy. *Myers* v. *Hettinger, 94 Fed. Rep., 370.*

129. Equity has jurisdiction of a bill by a receiver of a national bank to set aside a transfer of notes made by the bank to prefer a creditor. *Alabama Iron and Railway Co.* v. *Austin, 94 Fed. Rep., 897.*

130. As the controversy in this case involved the question on what basis dividends in insolvency should have been declared, and therein the enforcement of the trust in accordance with law, this court has jurisdiction of it in equity. *Merrill* v. *National Bank, 173 U. S., 131.*

131. The Comptroller's certificate authorizing an increase of the capital stock of a national bank is conclusive of the existence of all the facts necessary

JURISDICTION. *See* Actions—Continued.

to authorize such increase, in favor of the public and against the subscribers to such stock. *Bailey* v. *Tillinghast* (*C. C. A.*), *99 Fed. Rep.*, *801.*

132. The receiver of an insolvent national bank may maintain a suit in equity to enforce an assessment against stockholders, where such assessment is less than the full amount of their liability; and, where there is a common question of law involved as to a number of the stockholders, they may be joined as defendants. *Ib.*

133. Where the stockholders of a national bank authorized an increase of the capital stock, a portion of the amount was subscribed for and paid in, and certificates issued to the subscribers, who retained and received dividends thereon for three years, the action of the stockholders in then reducing the amount of the proposed increase to the amount which had been so subscribed, and of the Comptroller in approving such increase, *held* valid, although the bank was then insolvent, and the subscribers *held* bound as stockholders. *Ib.*

134. An action against a receiver of a national bank in his official capacity is one arising under the laws of the United States, of which a Federal court has jurisdiction. *McDonald* v. *State of Nebraska, 101 Fed. Rep., 171.*

135. An action by or against an agent of the shareholders of a national bank, chosen by them in pursuance of "An act authorizing the appointment of receivers of national banks, and for other purposes," approved June 30, 1876, and its amendments (19 Stat., 63, c. 156; 27 Stat., 345, c. 360; 29 Stat., 600, c. 354), is a suit arising under the laws of the United States, of which a Federal court has jurisdiction, under sections 1 and 2 of the acts of 1887–88 (25 Stat. 434). *Guarantee Co. of North Dakota* v. *Hanway, 104 Fed. Rep., 369.*

136. Such an action is also a cause for winding up the affairs of a national bank, and is by or against an officer thereof, and hence cognizable by a Federal court, under the last clause of section 4 of the acts of 1887–88 (25 Stat., 436). *Ib.*

137. For the reasons above stated, an action by or against an agent of the shareholders of a national bank is removable from a State to a Federal court. *Ib.*

138. Where a case is not removable when the time for its removal prescribed in the acts of Congress expires, but subsequently becomes removable by amendment or otherwise, the filing of a petition and bond for removal within a reasonable time thereafter entitles the petitioner to a transfer of the case to the Federal court. *Ib.*

139. One may waive objections to the time and manner of removal of a suit from a State to a Federal court by silently proceeding to trial upon the merits, because matters of time and method are formal and modal, and not essential to the right of removal. *Ib.*

140. The nature of the action, and not the character of the defense to it, constitutes the test to determine whether it arises under the laws of the United States. If the determination of the claim made in the action invokes a consideration of those laws, and the effect of the acts or omissions of parties to the suit under them, it arises under the laws of the United States, whether the defense to the suit is good or bad. *Ib.*

141. A successory trustee of a fund takes it in privity with his predecessor, and subject to suits pending against him which affect the administration of the trust. Such suits are not abated or defeated by a change of trustee. *Ib.*

LEASE:

1. Where a national bank takes a lease for a long term, its insolvency and dissolution soon afterwards, and the appointment of a receiver, who refuses to take possession of the leased premises, do not entitle the lessor to damages out of the assets, the rent having been paid for the time during which the bank was in possession. *Fidelity Safe Deposit and Trust Co.* v. *Armstrong, 35 Fed Rep., 567.*

2. A national bank which, when a receiver is appointed for it, is in arrears for rent under an existing lease may be afterwards sued for damages caused by its failure to carry out the provisions of the lease. *Chemical National Bank* v. *Hartford Deposit Company* (*Ill.*), *41 N. E., 225.*

3. In a suit against a national bank in arrears for rent under an existing lease at the time a receiver was appointed for it, for damages for failure to carry out the lease, the receiver need not be made a party. *Ib.*

4. A claim for rent which was due nine days before the suspension of the bank is an existing demand which is entitled to be proven up for participation in the distribution of the assets. *Chemical National Bank* v. *Hartford Deposit Co., 16 S. Ct., 439.*

LEASE—Continued.

5. In a suit against a national bank in arrears for rent under an existing lease at the time a receiver was appointed for it, for damages for failure to carry out the lease, the receiver need not be made a party. *Chemical National Bank* v. *Hartford Deposit Co.* (*Ill. Sup.*), *41 N. E., 225.*
6. The legal existence of a corporation is not cut short by its insolvency and the consequent appointment of a receiver; and there is nothing in the statutes relating to national banks which takes them out of the operation of this general rule. *Chemical National Bank* v. *Hartford Deposit Company, 161 U. S., 1.*
7. After passing into the hands of a receiver appointed by the Comptroller of the Currency under the provisions of the Revised Statutes, a national bank remains liable, during the remainder of the term, for accrued and accruing rent under a lease of the premises occupied by it, although the receiver may have abandoned and surrendered them; but if the lessor, in the exercise of a power conferred by the lease, reenters and relets the premises, the liability of the bank after the reletting is limited to the rent then accrued and unpaid, and the diminution, if any, in the rent for the remainder of the term after the reletting. *Ib.*
8. By section 5136 of the Revised Statutes a contract of lease, at a large rent, of an office to be occupied "as a banking office, and for no other purpose," for the term of five years, determinable at the end of any year by either party, executed by a national bank as lessee, after having duly filed its articles of association and organization certificate with the Comptroller of the Currency, but not having been authorized by him to commence the business of banking, is void, can not be made good by estoppel, and will not support an action against the bank to recover anything beyond the value of what it has actually received and enjoyed. *McCormick* v. *Market Bank, 165 U. S., 538.*
9. In an action against a national bank upon a contract, each party relied on section 5136 of the Revised Statutes, by which a national bank, upon filing its articles of association and organization certificate with the Comptroller of the Currency, becomes a corporation, with power "to make contracts" and other corporate powers, but is prohibited to "transact any business, except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." The defendant relied on the prohibition. The plaintiff relied on the exception to the prohibition, and also contended that, under the general power to make contracts, the contract sued on was valid as between the parties, even if contrary to the prohibition. *Held*, that a judgment for the defendant in the highest court of the State might be reviewed by this court on writ of error. *Ib.*

LIABILITY OF BANK:

1. Where a national banking association has taken collaterals to secure a loan, and, after the loan has been repaid, holds them to secure future advances, it is not a gratuitous bailee; and it is responsible for the loss of such collaterals occasioned by its lack of ordinary care and diligence, though at the time the bailor was not indebted to it. *Third National Bank of Baltimore* v. *Boyd, 44 Md., 47.*
2. A bank receiving a certificate of deposit for collection, and mailing it to the drawer with a request for a remittance, is guilty of negligence. *First National Bank of Evansville* v. *Fourth National Bank of Louisville, 56 Fed. Rep., 967.*
3. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office, and thereby prevents their coming into the hands of the other bank officers. *Ib.*
4. The E. bank, on May 8, 1888, mailed to the L. bank for collection a certificate of deposit issued by P. & Co., which, the next day, negligently mailed it to P. & Co. with request to remit. On June 1 the L. bank credited the E. bank with the item in account current for May, and wrote that nothing had been heard from P. & Co. On June 22 the L. bank wrote that repeated letters about the item had remained unanswered. The L. bank now charged the E. bank with the item. No further correspondence ensued. P. & Co. continued in good credit until after January 1, 1889, when they failed. *Held*, that the L. bank was not responsible for more than nominal damages. *Ib.*

LIABILITY OF BANK—Continued.

5. Where bank acquires title to real estate by conveyance from its president, who held same under deed reciting full payment of purchase money, and bank has no actual knowledge that purchase money was not in fact paid, it is an innocent purchaser without notice, and is not chargeable with constructive notice because of the knowledge of its president. *First National Bank of Sheffield et al.* v. *Tompkins, 57 Fed. Rep., 20.*
6. If a cashier, without authority to buy coin in behalf of his bank, does so buy it, and it goes into the funds of the bank, it is liable. *Merchants' National Bank* v. *State National Bank, 10 Wall., 604.*
7. Where a bank issues a certificate of deposit, payable on its return properly indorsed, it is liable thereon to a bona fide holder to whom it was transferred seven years after its issue, notwithstanding a payment thereof to the original holder. Such certificate is not dishonored until presented. *National Bank of Fort Edward* v. *The Washington County National Bank, 5 Hun., 605.*
8. Where a cashier, in payment of his individual indebtedness, gives his creditor a cashier's draft drawn by himself on his bank's correspondent, and the same is received in good faith by the creditor, with no knowledge or notice that the draft is drawn fraudulently, and the same is paid by the correspondent to the creditor, the bank can not recover from the creditor the money so paid. *Goshen National Bank* v. *State, 36 N. E., 316.*
9. A bank is bound by the act of its cashier in drawing checks in its name, though with the intent of embezzling the proceeds, and payment of the checks by the drawee is binding on the bank. *Phillips* v. *Mercantile National Bank of the City of New York, 35 N. E., 982.*
10. Checks drawn by the cashier of a bank, payable to fictitious persons, whose names he indorses thereon, are in effect payable to the bearer, and the payment of such checks by the drawee is binding on the bank, as, in transmitting them made and indorsed, the bank is so far concluded by his acts as to be estopped from denying their validity. *Ib.*
11. The fact that the payees in the checks, whose names were indorsed thereon by the cashier, were customers of the bank does not vary the rule applicable to fictitious payees, where the cashier did not intend to deliver the paper to the customers, as the fictitiousness of the maker's direction to pay does not depend upon the identification of the name of the payee with some existing person, but upon the intention underlying the act of the maker in inserting the name. *Ib.*
12. A settlement of a claim against a bank made by a director who had been specially delegated by the bank to take charge of the matter, and who acted under the direct advice of the president of the bank, is binding on the bank. *Waxahachie National Bank* v. *Vickery, 26 S. W., 876.*
13. Where one pays a debt due by him to a bank upon the demand of an officer thereof, whom he finds employed in its business, to said officer, over its counter, without knowledge that the officer's authority is so limited that he is not authorized to receive the money, it is a payment to the bank, and the latter is bound thereby. *The East River National Bank* v. *Gove, 57 N. Y., 597.*
14. When a bill of exchange, payable at ———, was sent to a bank for collection, and the bank, treating it as a bank check and not entitled to days of grace, presented it for payment, and had it protested, etc., on the day of its maturity, without days of grace, by means of which the indorser was discharged, and it was in evidence that the bank was notified by the indorser at the time that he claimed the paper to have days of grace. *Held*, that the bank was liable to the person who deposited the paper for collection for damages for its negligence in not presenting the check, as required by law, and causing notice of its nonpayment to be given to the indorser. *The Georgia National Bank* v. *Henderson, 46 Ga., 487.*
15. A national bank, by its cashier, issued its certificate of deposit for money to be paid on a note of the depositor or lent for his use. *Held*, that the bank was liable thereon, although the cashier embezzled much more of the bank's funds. *First National Bank of Monmouth* v. *Brooks, 22 Ill. App., 238; 3 N. B. C., 387.*
16. Upon deposit in a city bank of funds for transmission to the credit of a country bank, for the use of the depositor, the city bank becomes a trustee of the depositor; and where the country bank, by reason of its failure before the deposit was made, becomes unable to receive the deposit, the city bank is liable to the depositor, in an action for money had and received, for the amount of the deposit. *Union Stock Yards National Bank* v. *Dumond 37 N. E., 863; Dumond* v. *Merchants' National Bank, ib., 864.*

LIABILITY OF BANK—Continued.

17. The fact that the city bank deposited the money with another city bank, which was the correspondent of the country bank, does not exempt the former bank from such liability, where the depositor was unacquainted with the custom of the banks in making such deposits, and did not consent thereto. *Ib.*
18. Nor will the city bank in which the money was finally deposited be liable therefor, at the suit of the depositor, where the money was left with it with instructions to credit it to the country bank generally, without any intimation that it was to be credited to that bank as the money of the depositor. *Ib.*
19. The First National Bank of Decatur having advanced a sum of money to the owner of a lot of whisky, the latter employed the bank to ship the whisky for him to New York to be sold, and out of the proceeds the bank was to retain the money advanced and a reasonable commission for shipping and selling. The whisky was shipped and sold accordingly, and the proceeds received by the bank. *Held*, that the bank was liable to the owner of the whisky for the money so received, and this independently of the question whether national banks are, by their charters, authorized to sell produce on commission. *First National Bank of Decatur* v. *Priest*, *50 Ill., 321.*
20. A national bank is liable for fraudulent representations made by it through its cashier to another bank as to the financial responsibility of a customer. *Nevada Bank of San Francisco* v. *Portland National Bank*, *59 Fed. Rep., 338.*
21. Representations by one bank to another that a certain business corporation "is prosperous," "well organized," "doing a large business," and are "valued customers of ours;" that an investigation of its business and responsibility had been made by the vice-president and cashier of the bank, coupled with the transmission of an annual statement, which (as alleged) is known to be false—are representations of fact, and not of opinion, and are actionable if fraudulently made. *Ib.*
22. Fraudulent representations as to the financial responsibility of another for the purpose of procuring him credit are actionable, though containing no statement as to the amount of credit it is safe to extend. *Ib.*
23. False representations concerning the financial responsibility of another, made for the purpose of procuring him credit, negligently and carelessly, without investigation, when investigation would disclose their falsity, imply a fraudulent intent, and are actionable. *Ib.*
24. The signature of a bank cashier, with his official title appended, to a letter bearing the bank's name at the head, is the signature of the bank, within the meaning of a statute providing against liability for representations as to the credit, skill, or character of another, unless there is a memorandum thereof in writing, signed by the "party to be charged." *Ib.*
25. A bill of exchange, drawn on defendant, was sent by plaintiff to a bank for collection, and on presentation to defendant was accepted by its treasurer and redelivered to the bank. On the same day defendant's treasurer learned that the drawer of the bill had failed two days before. On the next day defendant's treasurer applied to the bank's cashier for leave to revoke the acceptance and erase the indorsement, which the cashier declined to do, and notice was thereupon given the bank to refuse payment of the bill. At the time of the acceptance the drawer had no funds in defendant's hands, but was indebted to it. No fraud was shown on plaintiff's part. *Held*, that the defendant was bound by its acceptance. *Trent Title Company* v. *Fort Dearborn National Bank of Chicago*, *54 N. J., 33.*
26. The general rule is that where a bank delivers a note or bill to a notary public for demand, protest, and notice, it will not be liable for the default of the latter. *Wood River Bank* v. *First National Bank of Omaha*, *55 N. W., 239; 36 Neb., 744.*
27. But where such bill remains in the bank to be protested for nonpayment by the president and manager thereof, a notary public, and who, although aware of the instructions to the contrary, delays noting for protest or giving notice, in consequence of which the indorsers are discharged, such notary will be held to be the agent of the bank and the latter will be liable for his negligence. *Ib.*
28. Where a bank, on presenting a draft which it has for collection, receives a check drawn on a bank in the same place, it is bound to present the check on the same day, and, failing in this, is liable to the drawer thereof for the loss occasioned thereby, the bank drawn on having suspended at the end of the day. *Morris* v. *Eufaula National Bank* (*Ala.*), *18 So., 11.*

LIABILITY OF BANK—Continued.

29. Where money is deposited with the cashier of a bank under an agreement that it shall be invested by the bank in bonds and stocks, the bank is liable for the return of the money, no investment having been made, though the agreement for its investment by the bank was ultra vires. *L'Herbette* v. *Pittsfield National Bank (Mass.)*, *38 N. E., 368.*

30. A bank obtained a loan from plaintiff, giving therefor the personal note of its cashier. *Held*, that the bank was liable to plaintiff for the amount of the loan, on account for money had and received. *Chemical National Bank* v. *City Bank (Ill. Sup.)*, *40 N. E., 328.*

31. A debt incurred by a national bank, for which it receives and retains the consideration, is not void because incurred in violation of Rev. St. U. S., sec. 5202, providing that no national bank shall be indebted or in any way liable to an amount exceeding the amount of its capital stock paid in, except on circulation, deposits, special funds, or declared dividends. *Ib.*

32. Drafts for part of a fund in the hands of a debtor of the drawer do not, without acceptance by the drawee, constitute an appropriation of part of such fund, or an equitable assignment thereof. *Bosworth* v. *Jacksonville National Bank (C. C. A.)*, *64 F., 615.*

33. A national bank whose vice-president borrows money in the name of another bank and appropriates it to his own use, is not liable therefor unless he was specially authorized to borrow the money, or his act was ratified. *8 C. C. A., 155; 59 F., 372*, modified to accord with *Bank* v. *Armstrong*, *14 S. Ct. 572; 152 U. S., 346; Chemical National Bank* v. *Armstrong*, *65 Fed Rep., 573.*

34. Where the president of a banking corporation, having control and management of its business, entered into a conspiracy with a merchant whereby the latter was to purchase of wholesale dealers a large amount of goods on credit, on which the bank was to take a mortgage in an amount largely in excess of a loan which was to be made the merchant, under which it was to sell the goods, the proceeds of such sale to be given one-third to the bank and two-thirds to the merchant, leaving the creditors unpaid; and in pursuance thereof, goods were bought of the value of $10,000, on which the bank loaned $1,000, taking a mortgage for $9,960; and before the bills for the goods became due the bank foreclosed the mortgage and took possession thereunder, and sold the goods for $5,300, which was divided according to the agreement—the bank was liable to each of the defrauded creditors for the amount of goods so sold by each. *Johnston Fife Hat Co.* v. *National Bank (Okl.)*, *44 P., 192.*

35. A bank is liable to a special depositor for the loss of his deposit through its diversion by the bank's officers. *El Paso National Bank* v. *Fuchs (Tex. Civ. App.)*, *34 S. W., 203.*

36. Mine owners indebted to a bank made their note, and executed a deed of trust to the bank's cashier, to secure the indebtedness. The note was not paid at maturity, and without the payment of any money to him or to the bank and without authority, the cashier released the deed of trust, and two other papers were executed between the parties. One was an absolute deed of the property to the cashier; the other, an agreement whereby he was to work the mines till the indebtedness of the bank was paid from the proceeds, and certain amounts paid to the grantors, after which he was to become the absolute owner. Subsequently a creditor of the bank attached the property as belonging to the bank. *Held*, that the bank could not be held to have adopted the contract of its cashier, since it must have done so in its entirety, and the agreement to operate the mines would have been ultra vires. *Weston* v. *Esty (Colo. Sup.)*, *45 P., 367.*

37. An order to a bank to pay, to persons named, a specified sum, out of a special fund, belonging to the drawer, in the hands of such bank, constitutes an assignment of such fund to the persons named in the order, to the amount specified, whether the bank accepts the order or not. *Central National Bank* v. *Spratlen (Colo. App.)*, *43 P., 1048.*

38. The president of a bank, having embezzled funds of the bank on deposit with its reserve agent, replaced such funds with money borrowed by him on the bank's note, without the directors' knowledge, and such borrowed money was thereafter drawn out to pay the bank's lawful debts. *Held*, that the bank, having received the benefit of the loan through its president, it was effected with his knowledge of the loan, and hence was liable to the lender as for money had and received to its use. *Ditty* v. *Dominion National Bank of Bristol, Va., 75 Fed. Rep., 769.*

39. In an action against a national bank to recover bonds deposited with it for safe-keeping, without compensation, and which the bank alleged were

LIABILITY OF BANK—Continued.

stolen from its vaults, *held*, (1) that the bank was liable only for gross negligence; (2) that its failure to give prompt notice of the robbery was a question for the jury as bearing on the question of negligence; and (3) that while the mere voluntary act of the cashier in receiving the funds would not subject the bank to liability, yet if the deposit was known to the directors and they acquiesced in its retention, a contract relation was created by which the defendants would be held bound. *First National Bank of Carlisle* v. *Graham* (*79 Pennsylvania State, 106.*) *Affirmed 100 U. S., 699.*

40. Whether or not a national bank has the power to take bonds, etc., on deposit for safe-keeping, it is not liable for the loss of such property so taken without compensation, unless it has been guilty of gross negligence contributing to the loss. *De Haven* v. *Kensington National Bank* (*81 Pennsylvania State, 95*).

41. In an action to recover of a bank the value of bonds deposited for safe-keeping by plaintiff, and stolen by the teller of the bank, *held*, that the bank, being a gratuitous bailee, was not liable, although an examination of the teller's accounts after the theft proved them to have been falsely kept, and showed that he had been abstracting funds for two years, and although it was known to the president of the bank that he had dealt once or twice in stocks. Mistaken confidence is not a ground of liability in such cases. *Scott, plaintiff in error*, v. *National Bank of Chester Valley* (*72 Pennsylvania State, 471*).

42. A national bank received from a customer bonds as collateral security for a debt then existing and for future obligations. Afterwards, and after the customer had paid his indebtedness, the bonds were stolen from the bank. *Held*, (1) that the bank was not a gratuitous bailee of such bonds; (2) that it had power to take the bonds as security for existing or future loans; (3) that it was liable if it failed to exercise ordinary care and diligence in keeping the bonds; and (4) that the measure of damage was the value of the bonds when stolen, and not when demand of them was made. *Third National Bank of Baltimore, appellant*, v. *Boyd, 44 Maryland, 47; 1 N. B. C., 545.*

43. A bank is not liable for the default of a prudently chosen correspondent at the acceptor's residence, to whom it sent a draft received for collection. *Third National Bank of Louisville* v. *Vicksburg Bank, 61 Miss., 112.*

44. A bank is liable for deceit where, through its board of directors, it causes false statements to be made in regard to the financial condition of a customer, for the purpose of furthering its own interests, by increasing its deposits or selling its collateral, and loss results to a third person from such statements. *Hindman* v. *First Nat. Bank* (*C. C. A.*), *98 Fed. Rep., 562.*

45. H., as vice-president of a Cincinnati bank, made application to a New York bank for a loan of $300,000. The request was granted, and that amount was placed to the credit of the Cincinnati bank upon the books of the New York bank. Immediately thereafter H. fraudulently caused himself to be personally credited upon the books of his own bank with a like sum of $300,000. The action of H. in negotiating the above loan with the New York bank was unauthorized by the board of directors of the Cincinnati bank, but after the arrangement had been made that bank drew out by check the money that had been placed to its credit by the New York bank and used the same in discharging its valid obligations. *Held*, that by so using the money obtained from the New York bank by H. in his capacity of vice-president the Cincinnati bank became bound to account for the same as for money had and received, and could not escape liability to the New York bank upon the mere ground, supposing it to be true, that it was not permitted by its charter to borrow money. The fraud perpetrated by H. upon his own bank in having himself personally credited upon its books with the amount of the loan was a matter with which the New York bank had no connection, and its right to recover could not be affected thereby. The liability of the Cincinnati bank rested upon the fact, and the implied obligation arising therefrom, that that bank used in its business and for its benefit the money which the other bank placed to its credit in consequence of the loan negotiated by H., who assumed to represent it. There is nothing in the acts of Congress authorizing or permitting a national bank to appropriate and use the money or property of others without incurring liability for so doing. This case and Western National Bank v. Armstrong, 152 U. S., 346, distinguished. *Aldrich* v. *Chemical Nat. Bank, 176 U. S. Rep., 618.*

LIEN. *See* Preferred claims.

1. An association has equitable lien upon dividends declared for any just debt due to it from the shareholders. *Hagar* v. *Union National Bank, 63 Me., 509.*
2. Bank can not acquire a lien on its own stock held by its debtors, even if its by-laws are framed with that intention. *Bullard* v. *Bank, 18 Wall., 589.*
3. Loans by bank to stockholder do not give lien to bank on his stock. *Ib.; Bank* v. *Lanier, 11 Wall., 369.*
4. A national bank organized under the law of 1864 can not, even by specific provisions for the purpose in its articles of association and in its by-laws, acquire a lien on its own stock held by its debtor. *Delaware, Lackawanna and Western Railroad Company* v. *Oxford Iron Company, 38 N. J. Eq., 340; 3 N. B. C., 582.*
5. When by general law a lien is given to a corporation upon the stock of a stockholder in the corporation for any indebtedness owing by him to it, that lien is valid and enforceable against all the world, and a sale of the stockholder's stock to a person ignorant of the lien will not discharge it and thus authorize the purchaser to demand and receive a transfer of it so discharged. *Hammond* v. *Hastings, 134 U. S., 401.*
6. A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose or for the payment of a particular loan. *Armstrong* v. *Chemical National Bank, 41 Fed. Rep., 234.*
7. A bank has a lien on a note deposited for collection by a debtor before maturity of his own debt, remaining uncollected and unassigned in its hands after his debt matures, for its payment. *Gibbons* v. *Hecox (Mich.), 63 N. W., 519.*
8. There can be no vendor's lien in favor of a bank which causes lands held in trust for it to be conveyed to a corporation for the purpose of giving such corporation the appearance of ownership and the power and opportunity to deal with strangers as the owner, when in reality it takes the lands in trust for the bank. There can be no vendor's lien when there is no actual sale. *Butler et al.* v. *Cockrill, 73 Fed. Rep., 945.*
9. The lien of an attachment in execution takes effect at the time the writ is served on the garnishee, and can not be subsequently defeated by an assignment of the attached property to the garnishee, prior to service on defendant. *National Bank of Spring City* v. *National Bank of Pottstown (Com. pl.), 11 Montg. Co. Law Rep'r, 64.*
10. One claiming a lien on attached property, superior to the attachment plaintiff, can not, in a cross bill, traverse the affidavit for attachment. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co. (Tex. Civ. App.), 36 S. W., 131; Metropolitan Trust Co.* v. *Farmers and Merchants' National Bank, Ib.*
11. Where a creditor is entitled to a lien for debts represented by certain items on an open account, and is not entitled to a lien under other items, the creditor may apply a payment made on the account generally to those items under which no lien exists. *Union National Bank* v. *City of Cleveland, 10 Ohio Cir. Ct. R., 222.*
12. In a suit in equity to enforce a judgment lien against real estate of the debtor the judgment is, as between the judgment creditor and other judgment creditors of the debtor, conclusive of the justness and amount of the debt, and can not be impeached except for fraud. *First National Bank* v. *Huntington Distilling Co. (W. Va.), 23 S. E., 792.*
13. Where a building contract makes a certificate from the county clerk that no liens are unsatisfied of record an absolute condition of payment of any money under the contract, and does not expressly limit the protection of this provision to the owners of the building, such provision is also for the benefit of persons entitled to mechanics' liens, and an assignment of moneys due under the contract will be subject to the satisfaction of any such liens duly filed after such assignment, and before such certificate is obtained. *27 N. Y. S., 951,* affirmed. *Bates* v. *Salt Springs National Bank (Sup.), 34 N. Y. S., 598.*
14. A contract between a corporation and its factor, whereby the corporation appoints the factor its general selling agent and agrees to consign all its products to him, does not give the latter a lien for advances on money due the corporation for goods sold and delivered by the corporation directly to the purchaser, since possession is essential to a factor's lien. *Warren* v. *First National Bank (Ill. Sup.), 38 N. E., 122.*

LIEN. *See* Preferred claims—Continued.

15. A vendor's lien expressly reserved in deed is not affected by failure to record the deed or by its destruction after record. *Texarkana National Bank* v. *Daniel* (*Tex. Civ. App.*), *31 S. W., 704.*
16. A mortgage of a stock of goods, providing that all stock replaced after the sale of any of the stock conveyed should be substituted therefor and be liable for the debt, is ineffectual to create a lien on after-acquired goods. *First National Bank* v. *Lindenstruth* (*Md.*), *28 A., 807.*
17. Moller & Co., brokers and agents for Hunt, by an absolute power of attorney, having authority from her to pledge her stocks for a loan of $35,000, contracted with defendant for the loan, giving their own note therefor, secured by pledge of the stock. Defendant knew that the loan was for Hunt, and was to be used to pay for a portion of the stocks, and that the stocks belonged to her. *Held*, that defendant could not hold the same as security for other loans made by it to M. & Co. *Talmage* v. *Third National Bank of the City of New York, 91 N. Y., 531; 3 N. B. C., 603.*
18. Plaintiff tendered before suit the $35,000 and interest, and on this being refused, tendered $46,000. *Held*, not a conclusive admission that defendant had a lien for the latter sum. *Ib.*
19. A national bank may be sued in the county where the plaintiff resides. *Ib.*
20. The controversy in this case involves the allowance, in favor of the trustee in bankruptcy of S., of liens upon certain bonds, owned in fact by C. and D., though ostensibly belonging to C. only, as pledged to secure, by express agreement, the general balance of account of a New Orleans bank, of which C. was president; and also, by implication from the usage of the banking business in which S. was engaged, C.'s general balance. *Reynes* v. *Dumont; Dumont* v. *Fry, 130 U. S., 354.*
21. The court is of the opinion upon the evidence that the bonds were pledged to secure the remittance by the bank to S. of "exchange bought and paid for"—that is, bills drawn against shipments and purchased by advances to the shippers—and that they can not be held to make good a debit balance of the bank created by the nonpayment of certain drafts drawn by it directly on Europe and unaccompanied by documents. *Ib.*
22. A banker's lien rests upon the presumption of credit, extended in faith of securities in possession or expectancy, and does not arise in reference to securities in possession of a bank under circumstances, or where there is a particular mode of dealing, inconsistent with such lien. *Ib.*
23. The pledge of these bonds to guarantee the remittance by the bank as before stated, and the circumstances under which they were left in the possession of S. and had been made use of by C., precludes the allowance of the banker's lien claimed on behalf of S. as against the ultimate indebtedness of C. *Ib.*
24. The receipt by D. and the assignee of C. of the remaining bonds and money realized from bonds or coupons, after the satisfaction of the amounts decreed as liens by the circuit court, did not deprive D. and C.'s assignee of the right of appeal. *Ib.*
25. Where the objection of want of jurisdiction in equity because of adequate remedy at law is not made until the hearing on appeal, and the subject-matter belongs to the class over which the court of equity has jurisdiction, this court is not necessarily obliged to entertain such objection, even though, if taken *in limine*, it might have been worthy of attention. *Ib.*
26. A contract lien of a national bank on shares of its capital stock to secure a loan which it has made thereon is valid, since Revised Statutes, United States, section 5201, forbidding national banks to loan on their capital stock, provides no penalty for its violation, and only subjects the bank to proceedings by the United States to annul its charter. *Buffalo German Insurance Company* v. *Third National Bank* (*Sup.*), *43 N. Y. S., 550.*
27. A bank has no lien on the deposit of a customer for an indebtedness owing to it by him, which has not matured, though he be insolvent. *Homer* v. *National Bank of Commerce* (*Mo. Sup.*), *41 S. W., 790.*

LIMITATION OF ACTIONS:

1. Under the statute of limitations of Washington, an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years. (*C. C.*). *Aldrich* v. *Skinner, 98 Fed. Rep., 345.*
2. A cause of action to recover an assessment from a stockholder of an insolvent national bank does not accrue until the receiver is authorized by law to bring suit therefor, which is not until the assessment has been ordered by the Comptroller, and the time fixed for its payment, before it shall become delinquent has expired. *Ib.*

LIMITATION OF ACTIONS—Continued.

3. The liability of a stockholder in a national bank, who has made full payment for his stock, to pay assessments for the benefit of the bank's creditors, is not contractural but is a conditional liability, imposed by law as an incident to ownership of the stock. *Ib.*
4. No limit of time having been prescribed by the Federal statutes within which an action must be brought to enforce an assessment against a stockholder in an insolvent national bank, such an action is governed as to limitation by the statute of the State where it is brought, by virtue of Rev. St., p. 721. *Ib.*
5. Under the statute of limitations of Washington, an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years after such assessment has been made by the comptroller and has become delinquent. *Aldrich* v. *McClaine* (*C. C.*), *98 Fed. Rep., 378.*
6. Fraud or concealment which will prevent the running of limitation against an action must be that of the defendant. *School Dist. of City of Sedalia, Mo.*, v. *De Weese* (*C. C.*), *100 Fed. Rep., 705.*
7. The cashier of a bank, as agent for a school district, resold bonds which he had redeemed on behalf of the district, and converted the proceeds to his own use, stating to the directors that he had been unable to obtain such bonds. The directors were also negligent in failing to make inquiry from third persons, which would have disclosed the facts. *Held*, that limitation began to run against an action by the district to charge the bank from the time of the conversion. *Ib.*
8. The surrender by a state treasurer of certificates of deposit issued by a national bank to his predecessor in his official capacity, and the crediting of the amount to his own account as treasurer, at a time when the bank was in fact insolvent, can not affect the liability of the bank or its receiver to the State for the amount actually deposited. *McDonald* v. *State of Nebraska* (*C. C. A.*), *101 Fed. Rep., 171.*
9. Whether the receiver of a national bank can plead the statute of limitations to an action on a claim against the bank which was not barred at the time of his appointment, quære. *Ib.*
10. An action in Nebraska by the receiver of a national bank to recover an assessment against a stockholder is barred by the statute of limitations of the State in four years from the time fixed by the Comptroller for the payment of such assessment. *McDonald* v. *Thompson* (*C. C. A.*), *101 Fed. Rep., 183.*

LIQUIDATION:

1. A national bank may go into voluntary liquidation and be closed by a vote of two-thirds of its shareholders, although contrary to the wishes and against the interests of the remainder. *Watkins* v. *National Bank of Lawrence, 32 P., 914.*
2. A national bank which has gone into voluntary liquidation will continue to exist as a body corporate for the purpose of suing and being sued until its affairs are completely settled. *National Bank* v. *Insurance Company, 104 U. S., 54; Ordway* v. *Central National Bank, 47 Md., 217.*
3. After an association goes into liquidation there is no authority on the part of its officers to transact any business in its name so as to bind its shareholders, except that which is implied in the duty of liquidation, unless such authority has been expressly conferred by the shareholders. *Richmond* v. *Irons, 121 U. S., 27.*
4. Where a bank has gone into voluntary liquidation and the Comptroller has no power to appoint a receiver, a proper court, in a case where such action is necessary to protect the interests of a creditor, will appoint a receiver for it. *Irons* v. *Manufacturers' National Bank, 6 Biss., 301.*
5. The Comptroller may appoint a receiver for a bank that has voted to go into voluntary liquidation. *Washington National Bank of Tacoma* v. *Eckels, 57 Fed. Rep., 870.*
6. Where a national bank is insolvent and in process of voluntary liquidation, and its affairs are being greatly mismanaged by its managing agents, to the injury of its creditors and stockholders, and some of the creditors and stockholders are being favored to the injury of others, a receiver may be appointed in such a case, even where the bank only has been made a defendant. *Elwood* v. *First National Bank, 41 Kans., 475.*
7. Without express authority from the shareholders in a national bank, its officers, after the bank goes into liquidation, can only bind them by acts implied by the duty of liquidation. *Ib.*

LIQUIDATION—Continued.

8. Creditors of a national bank, who, after it suspends payment and goes into voluntary liquidation, receive in settlement of their claims bills receivable, indorsed or guaranteed in the name of the bank by its president, can not claim as creditors against the shareholders, as the original debt is paid. *Ib.*
9. A national bank went into voluntary liquidation. All the stockholders but one united in organizing a new national bank under a different name. He knew that the greater part of the assets were sold to the new bank, and he accepted dividends from nearly all such assets. *Held*, (1) that he had no right to share in the earnings of the bank; (2) the old bank had no good will to sell independent of the value of the unexpired lease of its banking house. *First National Bank of Centralia* v. *Marshall, 26 Ill. App., 440; 3 N. B. C., 401.*
10. A national bank in voluntary liquidation may still sue and be sued by its name for the purpose of closing its business, and a creditor may maintain a suit upon a disputed claim, although he has filed a bill under the act of June 30, 1876, section 2, to enforce the individual liability of shareholders. *Central National Bank of Baltimore* v. *Connecticut Mutual Life Insurance Company, 104 U. S., 54; 3 N. B. C., 20.*
11. Under the act of Congress of July 12, 1892, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters, and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable, so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. St., sec. 5145. *Richards* v. *Attleboro National Bank, 148 Mass., 187; 3 N. B. C., 495.*
12. The officers of a national bank have no power to incur a liability on the part of such bank after it has gone into liquidation which will be binding on the shareholders, and a judgment on a liability so created, rendered against the bank by collusion of the officers, is not conclusive on the shareholders. *Moss* v. *Whitzel, 108 Fed. Rep., 579.*
13. The fact of an assessment by the Comptroller upon the stockholders of a national bank does not conclude such stockholders as to the validity of the debts to pay which the assessment is made, and they are entitled to their day in court upon that question before being required to pay the assessment in action against them by the receiver. Where the defendants in such an action assert the invalidity of a judgment against the bank which is the basis of the assessment, the appropriate procedure would seem to be for them to file a bill in equity to determine the validity of such judgment, and to enjoin the action against them, giving bond for the payment of the judgment therein in case the injunction should be dissolved after hearing. *Ib.*
14. The only authorized procedure for enforcing the individual liability of the shareholders of a national bank which has gone into voluntary liquidation is by a bill in equity in the nature of a creditor's bill, brought by a creditor "on behalf of himself and of all other creditors of the association." The trustee appointed by the stockholders has no authority to enforce this liability. The suit must be brought in the district in which the bank is situated. *Williamson et al.* v. *American Bank et al., 109 Fed. Rep., 36.*

LOANS:

1. Section 5200, Rev. St., which provides that the total liabilities to any association or any person, etc., shall not exceed one-tenth part of the capital stock paid in, was intended only for the guidance of the association, and, though its franchises may be liable to forfeiture for violation of the law, the association may recover of the borrower the full amount of the loan. *Gold Mining Company* v. *Rocky Mountain National Bank, 96 U. S., 640; O'Hare* v. *Second National Bank of Titusville, 77 Penn. St., 96; Shoemaker* v. *The National Mechanics' Bank, 2 Abb., U. S., 416; Stewart* v. *National Union Bank of Maryland, 2 Abb., U. S., 424.*
2. The prohibition of Rev. St., sec. 5200, that the total liabilities of any national bank to any person, company, corporation, or firm for money borrowed, including in them "the liabilities of the several members thereof, shall at no time exceed one-tenth part" of the capital stock actually paid in does not prevent a bank from recovering of a person to whom it has lent a sum greater than 10 per cent of its capital stock the excess of the loan over such limit. *Corcoran* v. *Batchelder, 147 Mass., 541; 3 N. B. C., 491.*

LOANS—Continued.

3. A note is not illegal because at the time it was discounted by the association the maker was indebted to the association in a sum equal to more than one-tenth part of its capital. *O'Hare* v. *Second National Bank of Titusville, 77 Penn. St., 96.*
4. And a court of equity will not enjoin an association, at the instance of the borrower, from transferring to innocent third persons notes and securities, on the ground that the notes represent part of a loan made in excess of 10 per cent of the capital of the association. *Elder* v. *First National Bank of Ottawa, 12 Kans., 238.*
5. Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterwards converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating sec. 5200, Rev. St. *Allen* v. *The First National Bank of Xenia, 23 Ohio St., 97.*
6. Defendant sued by national bank for moneys it loaned him can not set up as bar that they exceed one-tenth of capital paid in. *Gold Mining Co.* v. *Rocky Mountain National Bank, 96 U. S., 640.*
7. Placing by one bank of its funds on permanent deposit with another is a loan within this enactment. *Bank* v. *Lanier, 11 Wall., 369.*
8. Rev. St., sec. 5200, providing that the amount for which any one individual or firm shall be indebted to a national bank shall not exceed a certain sum, when such a bank violates the provision by lending to one person an amount in excess of the limit, such a person can not set up the violation of the statute as a defense to his liability on the note. If a penalty is to be enforced against the bank, it can be done only at the instance of the Government. A contract entered into by the bank in violation of this section is not void. *Wyman* v. *Citizens' National Bank of Faribault, 29 Fed. Rep., 734.*
9. Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock, except upon notes of circulation, accounts for deposits, etc., does not intend that such items of liability shall be excluded in determining whether the indebtedness of a bank exceeds its paid-up capital stock at the time it incurs a liability as guarantor. *Weber et al.* v. *Spokane National Bank, 50 Fed. Rep., 735.*
10. Rev. St. U. S., sec. 5202, providing that no national bank shall be indebted or in any way liable to an amount exceeding the amount of its capital stock paid in, except on circulation, deposits, special funds, or declared dividends, does not prohibit a national bank from incurring indebtedness up to the amount of its paid-up capital, for any purpose within its powers, though its circulation, deposits, special funds, and declared dividends exceed the amount of its paid-up capital. *Weber* v. *Spokane National Bank (C. C. A.), 64 F., 208.*
11. In an action against a national bank and its receiver on a promissory note, defendants may avail themselves of the defense that the note was executed in violation of Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock. The note being void as to bank, it is not estopped to set up the defense in question. *Ib.*
12. A business man accepting the note of a national bank is presumed to know the financial condition of the bank, and that at the time of the execution of the note it had already incurred indebtedness in excess of the limit prescribed by law. *Ib.*
13. Loans by a national bank to an individual or company in excess of one-tenth of its paid-up capital are not void. The loan may be collected, though the bank is exposed to forfeiture of its franchise and the officers participating are declared personally liable. *Stewart* v. *The National Union Bank of Maryland, 2 Abb. U. S., 424; 1 N. B. C., 175.*
14. A mortgage given a bank could not be attacked by a third person on the ground that it was ultra vires of the bank to take such security, or that the loan made by the bank, which the mortgage secured, was more than 10 per cent of the bank's capital. *Smith* v. *First National Bank (Nebr.), 63 N. W., 796.*
15. The loaning by a national bank to an individual of more than the national banking law allows can not be taken advantage of either by the debtor or another creditor of his. *McCartney* v. *Kipp (Pa. Sup.), 33 A., 283.*
16. Where, for a debt actually due him, a creditor held the note of a debtor, which he discounted, indorsed, and delivered to a bank at a rate of discount greater than the rate of interest allowed by law, but no greater than the rate provided for in the note, the transaction was not necessarily a loan, in which the note was delivered as collateral. *Becker's Investment Agency* v. *Rea (Minn.), 65 N. W., 928.*

LOANS—Continued.

17. A national bank, having joined with other persons in a partnership to operate a mill, can not be prevented from recovering moneys loaned to the firm on the ground that it had no power to become a partner in the mill. *23 S. W., 334*, affirmed. *Cameron* v. *First National Bank* (*Tex. Civ. App.*), *34 S. W., 178.*

18. Where a bank has received the proceeds of a discount, and used them, it can not dispute its cashier's authority to apply for the discount.—*Tradesmen's National Bank* v. *Bank of Commerce* (*Sup.*), *39 N. Y. S., 554.*

19. The promoters of a railroad corporation on their individual credit borrowed money of banks, which was used in constructing the road, and paid themselves by stock issued to them. They afterwards caused to be issued by the company 200 bonds of $2,000 each, and turned over to such banks $134,000 of the bonds in payment of the money borrowed, the banks having knowledge of the facts. *Held*, that the banks acquired such bonds without consideration. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co.* (*Tex. Civ. App.*), *36 S. W., 131; Metropolitan Trust Co.* v. *Farmers and Merchants' National Bank, Ib.*

20. A national bank loaned money and took stock in a corporation as collateral security therefor. *Held*, that it had not exceeded its power. *Canfield* v. *The State National Bank of Minneapolis, 1 N. W. Rep., 173.*

21. Loans to any person or company in excess of one-tenth part of the capital stock of a national bank are not void, and in an action to recover such loans the defendant can not interpose the defense that they were in violation of the national bank act. *Union Gold Hill Mining Co.* v. *Rocky Mountain National Bank, 96 U. S., 640.*

22. Where a national bank which is a depository of the funds of a municipality, acting by its president, makes in absolute good faith, and in pursuance of a custom of the banks of the city, advances not authorized by law to a commission for building a court-house upon checks regularly drawn and indorsed, and the legislature, by a subsequent act, authorizes the repayment of such advances, the bank can recover the full amount with interest, although a part of the money so advanced was fraudulently misappropriated by certain of the city officials who were also directors in the bank. *Mayor, etc., of New York* v. *Tenth National Bank, 111 N. Y., 446; 3 N. B. C., 655.*

23. A., the president of defendant, a national bank in Vermont, applied to the plaintiff, a banking corporation in Canada, for a loan for his railroad of $50,000, which he had been unable to obtain from defendant. Plaintiff's manager told him the money could not be loaned as an individual loan, as its individual loans were too near the limit allowed by law, but that it would deposit that amount with defendant if desired. A. assented, and they agreed the deposit should draw interest at 6 per cent while it remained, and that bonds should be deposited as security. Plaintiff drew two drafts for the amount on a Boston bank, delivered them to defendant and received the collaterals, and entered the transaction on its books as a loan to defendant. Defendant indorsed the drafts, forwarded them to the Boston bank, from which it received credit for them, and has always retained their avails. About a year afterwards defendant failed and a receiver was appointed, who rejected the claim of plaintiff when presented for payment, and defendant brought suit. *Held*, that the transaction was not a loan to A. individually, but to defendant; that plaintiff was entitled to a judgment, to be paid by the Comptroller from the assets ratably with other claims, and that the amount due should be adjusted as of the time when the receiver was appointed, and so certified by the receiver to the Comptroller, to be paid in due course of administration. *Eastern Township Bank* v. *Vermont National Bank of St. Albans and another, 22 Fed. Rep., 186.*

24. As a national bank has no authority to loan the money of other persons, it is not liable for a loan made by its cashier for a depositor, even though the loan was made as the result of a conspiracy with the president with intent to defraud the depositor. *Grow* v. *Cockrill* (*Ark.*), *39 S. W., 60.*

25. The rule announced in *Western National Bank* v. *Armstrong* (11 Sup. Ct., 572; 152 U. S., 346), that the vice-president or cashier of a national bank has no power to borrow money on its behalf unless specially authorized by the directors, is not applicable in a case where a general and long-established usage is shown between corresponding banks, prevailing in both cities where the lending and borrowing banks were respectively situated, of lending and borrowing through the executive officers of the banks, no further authority being furnished or demanded, the presumption being that such usage was known and acquiesced in by the directors of the borrowing bank in the absence of notice to the contrary to its correspondents. *Armstrong* v. *Chemical National Bank of City of New York, 85 Fed. Rep., 550.*

LOANS—Continued.

26. The vice-president of a national bank was engaged in outside speculations, to which the cashier and teller were privy, and in which funds of the bank were used. All were directors. Two of the remaining six directors were employees of the vice-president, whom he had qualified to act by gifts of stock, and the remainder were selected by him for the purpose of giving him full control and management of the bank, which he exercised, borrowing money and pledging the securities of the bank therefor, and using large amounts of its funds and securities in his speculations, to the knowledge of a minority of the directors, and without inquiry or investigation on the part of any. *Held*, that such knowledge and conduct on the part of the directors gave implied authority to the vice-president to borrow money on behalf of the bank. *Ib.*
27. Where, by usage between two correspondent banks, one rendered a monthly statement to the other, which returned a reconcilement sheet noting any matter of difference, which was settled by correspondence, such a statement, showing a loan by the bank making it to the other, was notice of such loan to the directors of the latter, and a failure to notice or object to it was a ratification, though in fact the books of the borrowing bank showed the transaction to have been a deposit to its credit by its vice-president, and the amount was credited to his individual account and used by him, the discrepancy having been overlooked by the bookkeepers who checked the statement. In such case the negligence of the employees was chargeable to the directors, whose agents they were. *Ib.*
28. If, for the purpose of enabling a bank to borrow without having its printed statements show it as a borrower, another bank credits a sum to the borrower's account, and charges the same to a special account, and takes an individual guaranty note from the borrower's directors, amounts drawn on the credit constitute a loan to the bank, and not to its directors. *American Exchange National Bank of New York* v. *First National Bank of Spokane Falls et al., 82 Fed. Rep., 961.*
29. Upon the question whether a loan was made to the defendant bank itself, and secured by a guaranty note of its directors individually, or was made to the directors upon their own note, there was conflicting testimony as to the original agreement, but it appeared that interest was charged to the bank, and by it entered on its books under profit and loss; that the note itself was a promise to repay loans made to the bank; that the bank's cashier, in transmitting the note, referred to it as a guaranty; and that the loan was credited to the bank, and drawn on by it in the ordinary method and course. *Held*, that there was sufficient evidence of a loan to the bank to warrant a submission to the jury. *Ib.*
30. On the question whether a loan was made to a bank or to its directors, the private arrangements of the directors as to how the transaction should be entered on the bank's books would not be controlling as against the lender. *Ib.*
31. A corporation may become liable upon contracts assumed to have been made in its behalf by an unauthorized agent by appropriating and retaining, with knowledge of the facts, the benefits of the contract. *Ib.*
32. The fact that the directors of a bank unite in making a guaranty note to secure a loan to the bank previously arranged for by the cashier is evidence of ratification of the cashier's act. *Ib.*
33. If the directors of a bank have long pursued an established custom of holding meetings and transacting business at the bank during business hours whenever a sufficient number were present, the custom would carry with it a standing notice to each director and enable those present to proceed, in the absence of a controlling by-law or statute. *Ib.*
34. A bank which discounts the notes of a corporation depositor and credits the proceeds to its account is not bound, in order to protect the validity of the notes, to see that the money when paid out on checks of the corporation, drawn in the regular course of business, is properly applied to the uses of the corporation. *First National Bank of Hailey* v. *G. V. B. Min. Company, 89 Fed. Rep., 439.*
35. Where a national bank receives State funds subject to check, and to withdrawal on seven days' notice, giving security therefor, and agreeing to pay interest on daily balances, the transaction is a deposit and not a loan. *State of Nebraska* v. *First National Bank of Orleans, 88 Fed. Rep., 947.*

MANDAMUS:

1. Mandamus is the proper remedy when a mandate of the U. S. Supreme Court has been disregarded. *In re City National Bank of Fort Worth, 153 U. S., 246.*

MANDAMUS—Continued.

2. Mandamus does not lie to compel the officers of a private corporation to issue stock to a person entitled thereto. *State* v. *Carpenter, 37 N. E., 761.*
3. When the officers of a corporation refuse, on demand, to issue a certificate of stock to a person entitled thereto, the remedy is by action for damages, or to enforce the issue and delivery of such certificate in equity, rather than by mandamus. *Ib.*
4. If, as alleged, the assignee's only remedy is a mandamus to compel the levy of a tax, then it has a right to obtain a judgment in the Federal court to enable it to invoke the power of that court in the granting and enforcement of the mandamus proceeding. *First National Bank of Buchanan County* v. *Duel County, 74 Fed. Rep., 373.*
5. Compliance with a mandate of this court which leaves nothing to the judgment or discretion of the court below may be enforced by mandamus. *City National Bank of Fort Worth* v. *Hunter, 152 U. S., 512.*
6. This court can not entertain an appeal from a judgment exceeding its mandate if the value of the matter in dispute upon the appeal is less than $5,000. *Ib.*
7. No appeal lies from a decree for costs. *Ib.*
8. A suit against the officers of a State to compel them to do acts which would impose a contractual pecuniary liability upon the State, or to issue any evidence of debt which would have that result, is, in fact and legal effect, a suit against the State, of which a Federal court has no jurisdiction. *Farmers' National Bank of Hudson* v. *Jones, Governor of Arkansas, et al., 105 Fed. Rep., 459.*
9. A bill in equity to compel a board of public officers to issue bonds to plaintiff is, in effect, a petition for a peremptory mandamus, and neither can be maintained unless the act sought to be coerced is a purely ministerial one, enjoined on the defendants by positive requirements of law, which leaves nothing to their discretion. *Ib.*
10. Act Ark., May 8, 1899, which authorizes and directs the State debt board to fund the valid bonded indebtedness of the State by exchanging new bonds for outstanding valid bonds, which shall be presented by the holders, confers no power on such board to issue new bonds in lieu of old bonds which have been lost or destroyed, even though they were erroneously destroyed by the officers of the State; nor can such power be conferred by a court on equitable grounds, the only remedy of the creditor being through legislation. *Ib.*

MARRIED WOMEN:

1. A national banking association may take as security for a loan the indorsement of a married woman, charging her separate estate. Such security is to be treated as personal security, within the meaning of the banking law, and not as a mortgage. *Third National Bank* v. *Blake, 73 N. Y., 260.*
2. A married woman in the District of Columbia may become a holder of stock in a national banking association and assume all the liabilities of such a shareholder, although the consideration may have proceeded wholly from the husband. *Keyser* v. *Hitz, 133 U. S., 138.*
3. In Vermont a married woman is competent to become a stockholder in a corporation and to contract to charge her separate property with the payment of any liability which is implied from entering into that relation. *Witters* v. *Sowles, 38 Fed. Rep., 700.*

MORTGAGE. *See* Real estate.

1. A national bank has a right to take a chattel mortgage for the purpose of securing a previously contracted debt, and to enforce the same. *Spafford* v. *The First National Bank of Tama City, 57 Iowa, 181; 1 N. B. C., 486.*
2. The Iowa statute provides that corporations organized thereunder must, by their articles of incorporation, fix a maximum of indebtedness, which shall not exceed two-thirds of their capital stock; this provision not to apply, however, where corporate bonds are issued and secured "by an actual transfer of real estate securities," which shall be a first lien on unincumbered real estate, worth at least twice the amount loaned thereon. (McClain's Code, § 1611.) *Held*, that the execution and delivery by the corporation of a mortgage on its own real estate to secure bonds was a transfer of real estate securities within the meaning of the statute. *First National Bank of Montpelier* v. *Sioux City Terminal Railroad and Warehouse Co. (Trust Co. of North America, Intervener), 69 Fed. Rep., 141.*
3. A terminal and warehouse company executed a lease of its property for a term of 100 years, and shortly afterwards mortgaged the same to secure an issue of bonds. The lease and mortgage mutually referred to each

other, and the lease contained a provision, with an express covenant by the lessee, for the payment to the trustee under the mortgage of so much of the rental as was necessary to pay interest on the bonds and the costs of the trusteeship. *Held*, that the two instruments were to be construed in pari materia, and that consequently the lease was not a prior incumbrance to the mortgage, within the meaning of a statute requiring corporate bonds to be secured by mortgage upon unincumbered real estate. *McClain's Code, § 1611. Ib.*

4. Upon a question as to whether property mortgaged by a corporation was worth twice the amount of the bonds secured by the mortgage, as required by statute, *held*, that where it appeared that the bonds were sold in open market for from 90 to 95 cents on the dollar, in cash, it could not be held that the security, at the time it was given, did not meet the statutory requirement. *Ib.*
5. The fact that a trust deed to secure bonds was not in strict accordance, in some particulars, with the resolution authorizing it, is not sufficient ground for holding it invalid, where, subsequent to its execution, the board of directors recognized its existence and validity by directing the issuance of the amount of bonds which the deed was given to secure. *Ib.*
6. Where a corporation executed a lease for 100 years, and shortly afterwards a mortgage of the same property, and the two instruments mutually referred to each other, so as to be in pari materia, *held*, that there was no ground for a contention that the estate created by the mortgage could not take effect until the expiration of the lease, and that consequently the mortgage was void, as creating a perpetuity. *Ib.*
7. Where the description of property covered by a mortgage is found to have been inserted before the execution and delivery of the mortgage, and the mortgage is otherwise complete, the defense can not be made to a foreclosure that certain collaterals, which were to have been embraced in the mortgage, had been omitted in violation of the mortgagors' rights. *Des Moines National Bank* v. *Harding* (*Iowa*), *53 N. W., 99.*
8. A landlord who is to receive as rent for a farm a share of the crop, to be delivered by the tenant, has such an interest in the crop that he may, before its division, make a valid mortgage thereon, which will attach to his share as soon as segregated, and will take precedence of a garnishment of the tenant by a creditor of the landlord after the execution of the mortgage. *Riddle* v. *Dow* (*Iowa*), *66 N. W., 1066; Thompson National Bank* v. *Same. Ib.*
9. A mortgagee of chattels who releases a part of the mortgaged property is not thereby precluded from enforcing his mortgage upon the remainder as against another creditor whose rights are in no way prejudiced by such release. *Ballinger National Bank* v. *Bryan* (*Tex. Civ. App.*), *34 S. W., 451.*
10. A mortgage taken for the purpose of defrauding creditors of a mortgagor is not merely voidable as to such creditors, but is void. *First National Bank* v. *Marshall* (*Kan. Sup.*), *43 P., 774.*
11. Giving a chattel mortgage to secure an overdue note, the time of payment of which is by the terms of the mortgage extended for thirty days, such mortgage to remain after the overdue note is paid, as additional security for the payment of several demand notes already secured by a real-estate mortgage, does not postpone payment of the demand notes for any definite time, so as to discharge the sureties thereon. *Fallkill National Bank* v. *Sleight* (*Sup.*), *37 N. Y. S., 155.*
12. A mortgage given by a wife on her separate estate in settlement of a debt of her husband is not binding on her, though she gave it under the impression that the creditor could, for some reason, subject the property to payment of the debt, and intended, in giving it, to effect a compromise of what she regarded as a doubtful claim against her property. *First National Bank* v. *Bayliss* (*Ga.*), *23 S. E., 851.*
13. A complaint, in an action to foreclose a mortgage held as collateral, against the principal debtor and the mortgagor, which set out the mortgage note, which had been assigned to plaintiff, and also the note of the principal debtor, and demanded judgment against the mortgagor and the principal debtor for a deficiency, was not demurrable, on the ground that it united different causes of action. *First National Bank* v. *Lambert* (*Minn.*), *65 N. W., 451.*
14. An objection as to indefiniteness of a chattel mortgage, sufficiently certain as between the parties, can not be raised by one who had acquired no valid lien on the property. *First National Bank* v. *Marshall & Ilsley Bank* (*Mich.*), *65 N. W., 604.*

MORTGAGE. *See* Real estate—Continued.

15. In an action between two parties claiming property under chattel mortgages from different persons, the court properly refused to direct a verdict for defendant on the ground that plaintiff's mortgage was not on file when defendant extended credit to its mortgagor, it appearing that plaintiff's mortgagor was the owner of the property when plaintiff's mortgage was given, and the evidence not being conclusive that defendant's mortgagor ever succeeded to the rights in the property of plaintiff's mortgagor. *Ib.*
16. In replevin by a chattel mortgagee against a purchaser at an execution sale of the mortgaged chattels, plaintiff's right to recover is not affected by the fact that the mortgage was not filed as required by statute, where it appears that the sale was made subject to the rights of the mortgagee. *Potter* v. *Traders' National Bank (Sup.), 23 N. Y. S., 1079.*
17. A creditor, on receiving a mortgage on his debtor's stock of goods, immediately went to the latter's store and told the clerks and others present that he had taken possession under the mortgage, putting one of the clerks in charge, and he proceeded forthwith to the county seat to record the mortgage. Before the mortgage was recorded an attachment was levied on the goods, though the officer making such levy was informed at the time that the property was in plaintiff's possession under his mortgage. *Held*, that plaintiff's mortgage was good as against the attachment, though the attaching creditor had no notice of the mortgage at the time the writ was issued. *First National Bank* v. *Carter (Wash.), 33 P., 824.*
18. An instrument which on its face purports to be a mortgage of personal property by a firm, but is invalid as such because not executed by all the members of the firm, as required by the Wyoming act of 1890, is not effective in any way, either as conveying the entire interest of the firm in the partnership property or of the individual members who have signed it. *Ridgely et al.* v. *First National Bank, 75 Fed. Rep., 808.*
19. Nor can the instrument be ratified by the partner whose name was omitted. *Ib.*
20. A purchaser from the mortgagor may attack a mortgage as void because not properly executed. *Ib.*
21. A mortgage to a national bank is valid as to preexisting debts, but void as to future loans. *Woods* v. *People's National Bank of Pittsburgh, 83 Pennsylvania State, 57.*
22. Notes secured by mortgages were assigned to a national bank and by it to plaintiff. *Held*, in an action of foreclosure, that the mortgages were not extinguished by the assignment to the bank, and were valid in the hands of the plaintiff, he being a bona fide purchaser. *Richards* v. *Kountze, 4 Nebraska, 200; 1 N. B. C., 652.*
23. In the absence of evidence showing the purpose and object of the assignment to the bank, it can not be presumed that it was for a debt created in presenti in violation of the national banking act. *Ib.*
24. Semble, that the limitations of the national banking act apply to transactions in real property, independent of legitimate banking operations, and not to mortgage securities. *Ib.*
25. A national bank may take a mortgage of real estate to secure an antecedent indebtedness at the time of renewing and under an agreement for future renewals of the notes evidencing the debt. *Howard National Bank of Burlington* v. *Loomis, 51 Vt., 349; 2 N. B. C., 424.*
26. A national bank organized as successor to a State bank may maintain an action to foreclose a mortgage of real estate executed to the State bank as security for a note and assigned to it by the State bank on the formation of the national bank. *Scofield* v. *State National Bank of Lincoln, 9 Nebr., 316; 31 Am. Rep., 412; 2 N. B. C., 280.*
27. The transfer to a national bank, as security for a loan of stock of a corporation whose property is solely real estate, is not invalid within the national banking act as a loan upon a mortgage security. *Baldwin* v. *State National Bank of Minneapolis, 1 N. W. Rep., 261; 2 N. B. C., 278.*
28. M. gave to a bank a mortgage on land owned by him to secure paper which the bank might discount. Among the paper so discounted was a note made by J. which M. had discounted, and which J. paid to the bank. The note had been given for a certificate of deposit which J. afterwards indorsed and subsequently paid. J. claimed subrogation under the mortgage to the rights of the bank as respected the certificate of deposit. *Held*, that the claim could not be allowed; that the payment of the note to the bank by J. discharged the mortgage, so far as it was a security for the note, and that the certificate of deposit was not secured by the mortgage. *Underwood* v. *Metropolitan National Bank, 141 U. S., 669.*
29. In proceedings in the circuit court of appeals under Bankr. Act, 1898, § 24*b*, for the review of an order made by a court of bankruptcy distributing a

MORTGAGE. *See* Real estate—Continued.

fund in the hands of the trustee of a bankrupt in payment of fees, costs, and expenses, in accordance with a petition of the trustee, where none of the distributees, except such trustee, were parties to the record below, they need not be made parties to the petition for revision, but will be deemed sufficiently represented by the trustee. *Ridgely Nat. Bank* v. *Matheny, 105 Fed. Rep., 754.*

30. A decree was entered in a State court foreclosing a first and second mortgage on real estate and ordering its sale. Before the time fixed for the sale, creditors filed a petition against the mortgagors on which they were adjudicated bankrupts. Such creditors also filed a bill in the circuit court of the United States on which they obtained an injunction restraining further proceedings for the sale of the mortgaged property by the State court. Thereafter the mortgagees joined in a petition to the court of bankruptcy asking that the property be sold by the trustee for payment of their liens, and such sale was ordered and made, the proceeds received being insufficient to pay the mortgage debts. On petition of the trustee the court ordered the first mortgage paid from the proceeds, but displaced the second in favor of the costs and expenses incurred in both the bankruptcy proceedings and the injunction suit, including fees allowed to counsel for the creditors and trustee. No other assets of the bankrupt came into the hands of the trustee. *Held*, that such order was erroneous, except in so far as it directed payment of the costs incurred in selling the property, including the compensation to the trustee not exceeding that to which the master in the State court would have been entitled. *Ib.*

31. Under Bankr. Act, 1898, §§ 40, 48, providing that referees and trustees in bankruptcy shall be entitled to commissions on "dividends" paid by the estate, they are not entitled to commissions on sums paid to mortgagees from the proceeds of the mortgaged property on its sale by order of the court of bankrupcy, such sums not being dividends within the meaning of the statute. *Ib.*

32. A mortgage given by a bankrupt within four months prior to his bankruptcy, in order to constitute a valid lien, under Bankr. Act, 1898, § 67*d*, must have been given or accepted in good faith, and not in contemplation of, or in fraud upon, the act, and "for a present consideration." Where a mortgage so given was in part for a present consideration, and in part as security for a renewal of an antecedent debt previously secured by a mortgage, which was void as against other creditors because not recorded, it constitutes a valid lien to the extent of the new consideration, but is voidable as a preference to the extent that the notes secured were based upon the prior debt. *City National Bank of Greenville* v. *Bruce, 109 Fed. Rep., 69.*

33. A decree which determines the invalidity of a trust deed is final and appealable as to the trustee and beneficiary in such deed, although it is interlocutory only as to other matters involved in the suit, in which such parties have no interest. *Kemp et al.* v. *National Bank of the Republic of New York, 109 Fed. Rep., 48.*

34. Under the laws of Virginia, as they existed in 1896, a debtor, although insolvent, had the right to prefer certain creditors, if done in good faith and for a valid consideration, and such preferences are not invalid because they operate to hinder and delay other creditors. *Ib.*

35. An officer of a bank can not avail himself of the statute of frauds, requiring a promise to answer for the debt of another to be in writing to sustain an action thereon, to protect him from liability arising from a false and fraudulent statement made by him to a depositor in regard to the condition of the bank, by reason of which the depositor suffered loss. *Ib.*

36. Creditors can not invoke the statute of frauds to defeat a liability of their debtor, which he has himself recognized by giving his notes and security therefor. *Ib.*

37. A county treasurer, who was a large depositor of public money in a national bank, applied to the president for information as to the bank's condition, and was by him assured that the bank was solvent and able to pay all its indebtedness. It was in fact insolvent, as the president knew, and subsequently failed, and the depositor was obliged to individually make good to the county the amount lost through his deposit. Thereafter the president, who was also insolvent, without the knowledge of the depositor, executed to him his individual notes, secured by a trust deed for the amount so lost. *Held*, that such notes and deed were supported by a legal consideration, which was the liability of the maker for the loss sustained by reason of his false and fraudulent statement, and were valid as against his other creditors. *Ib.*

NEGOTIABLE PAPER:

1. Where the payee of a note, in extending time of payment to the maker reserves his rights against the sureties, the latter are not discharged, though they are not notified of the fact. *Boston National Bank* v. *Jose* (*Wash*), *38 P., 1026.*
2. The fact that a bank takes a note in place of one which has matured raises no presumption that the note was taken in payment of the other, but the question of payment is one of fact, depending on the intention of the parties. *Ib.*
3. A bank by suing on a note taken by its cashier under a contract made by him ratifies the contract in toto, though he was unauthorized to make it. *La Grande National Bank* v. *Blum* (*Or.*), *41 P., 659.*
4. A purchaser of several notes for value and before maturity, without notice of any set-offs, who pays one-half of their aggregate face value and gives the indorsee credit for the balance, subject to his check, holds all the notes free from any right of set-off in favor of the maker, and the fact that he may have recovered on part of the notes does not deprive him of the character of a purchaser for value, so as to let in the right of set-off as to the others. *United States National Bank* v. *McNair* (*N. C.*), *21 S. E., 389.*
5. That an indorsee who rediscounts notes may have paid less than their face value for them does not entitle the maker to any right of set-off to which he would not otherwise be entitled. *Ib.*
6. Where a note was altered after delivery by an agent of the payee, without the maker's knowledge, by an interlineation of the words "with interest at 6 per cent," which occupied only half a line and appeared to have been interlined, no recovery could be had thereon by a subsequent holder for value of either interest or principal alone. *Gettysburg National Bank* v. *Chisolm* (*Pa.*), *32 Atl. Rep., 730.*
7. After a note is barred by statute of limitations, the liability of a surety thereon can not be revived by payments made, without his knowledge or consent, by the maker. *Dougherty* v. *Hoffstetter* (*Ind.*), *40 N. E., 278.*
8. The obligation imposed by a provision in a note for the payment of 10 per cent attorney's fees is not affected by the fact that it was inserted for the sole benefit of the payee and not with any purpose of paying the amount to an attorney. *Sturgis National Bank* v. *Smyth* (*Tex.*), *30 S. W., 678.*
9. The amount of attorney's fees stipulated in a note to be paid in case suit is brought may be added to the amount of the judgment recovered on the note, under Code Proc., sec. 803, expressly authorizing the allowance of such fees. *Exchange National Bank* v. *Wolverton* (*Wash.*), *39 P., 248.*
10. Erasing from a note after delivery the words "agreeing to pay all expenses incurred by suit or otherwise in attempting the collection of this note, including reasonable attorney's fees," is a material alteration which renders the note void, since without such words the note is negotiable. *First National Bank* v. *Laughlin* (*N. D.*), *61 N. W., 473.*
11. Where a person induces another to sign a paper containing no writing and which is to be used merely as a means of identifying the signer, who does not intend to execute a note or contract of any kind, and then fills out the blanks so as to make the paper a note, the note will be void even in the hands of an innocent holder. *First National Bank* v. *Zeims* (*Iowa*), *61 N. W., 483.*
12. The plaintiff received from defendants the following certificate: "B has deposited in this bank $8,000 (eight thousand dollars), payable to the order of himself on the return of this certificate properly indorsed. Interest at 6 per cent, if left twelve months, for all future months. Interest to cease if not renewed at end of one year from date." *Held*, that such a certificate of deposit is a promissory note, payable on demand. *Beardsley* v. *Webber* (*Mich.*), *62 N. W., 173.*
13. Payment of money on a note at a bank where it is payable is not a payment of the note if the note is not at the bank and is not produced. *First National Bank* v. *Chilson* (*Nebr.*), *63 N. W., 362.*
14. The holder of a note does not have the burden of proving that he is a bona fide purchaser unless it appears that the payee obtained it by fraud. *Floar City National Bank* v. *Grorer* (*Sup.*), *34 N. Y. S., 496.*
15. In an action on a note, plaintiff averred that it had made a valid sale of securities pledged for the note, and had credited the proceeds on the note, and prayed a judgment for the amount of the note, less such credit. Defendant pleaded that the alleged sale was unlawful, and that, as plaintiff had wrongfully appropriated the securities pledged, defendant was entitled to a credit for their full value. *Held*, that defendant was not bound to tender the amount due on his note, as a condition precedent to making such defense. *Rush* v. *First National Bank of Kansas City, 71 Fed. Rep., 102.*

NEGOTIABLE PAPER—Continued.

16. The wrongful act complained of by the defendant's answer was so connected with the transaction set forth by plaintiff as to constitute a valid counterclaim under Gen. St., Kan., 1889, par. 4178. *Ib.*

17. Where a person, at the solicitation of national-bank officers, gave his note to the bank to take up the note of a stranger, for the purpose, as stated by the officers, of getting the old note "out of the past-due notes," *held*, that the maker of the new note was liable to the receiver of the bank, on a renewal of the note, whether the transaction was a real one, or a mere trick to make it appear to the Government and the creditors and stockholders that the bank had a valuable asset, which it in fact did not have. *Pauly* v. *O'Brien*, *69 Fed. Rep., 460.*

18. A stockholder and director in a national bank, being aged and infirm of sight, was requested by the president of the bank to give him an accommodation note for $10,000. He replied that if the purpose was to draw money on the note or put it in the bank he would not give it. The president then stated that the note was merely to be put into the hands of his personal creditor as security, and that no money would be needed. A note was accordingly made, but, without the knowledge of the maker, it was payable to the bank, and was, in fact, placed in the bank, and a certificate of deposit for the amount issued to the president, and by him deposited with his creditor, who held it as security until the bank failed. *Held*, that the maker's stipulation that the note should not be used to take money from the bank was apparently made for the bank's benefit, and that, having given a valid accommodation note, he was liable thereon to the receiver of the bank, although his wishes in regard to the manner of its use had not been respected. *Linn County National Bank* v. *Crawford*, *69 Fed. Rep., 532.*

19. One L made a note, and delivered it to the payee, upon an express agreement that it should be sold and discounted by the payee for cash, which should be paid over to L. Instead of so doing, the payee diverted the note, which passed through the hands of several parties, who had notice of the diversion, and who severally indorsed the note. The last of these parties, the D Co., had the note discounted at its bank, which had no notice of the diversion, and received and used the proceeds. The note not being paid, the bank, at the request of the D Co., sued the maker and all the indorsers except the D Co. *Held*, that the fact that the bank had discounted the note solely in reliance on the credit of the D Co., and that it had omitted to sue that company, in reliance upon the company's paying the note, if not collected from the maker or prior indorsers, though it enabled the D Co. to obtain an unfair advantage, was not a defense to the action. *Germania Bank of New York* v. *La Follette et al.*, *72 Fed. Rep., 145.*

20. Where a note given a bank by one indebted to it was signed by the debtor's sister on the bank's representation that a further loan would be made the debtor, but no such loan was made, and the note was held merely as collateral security, it was a defense that the note was diverted from the purpose for which it was signed, and an inquiry could not be made as to whether the use which was made of the note was more disadvantageous than that stipulated would have been. *Second National Bank* v. *Dunn* (*Pa. Sup.*), *25 A., 80; Gardner* v. *Same*, *Ib., 81 and 88.*

21. Where the note of a corporation is negotiable in form, the affixing of the corporate seal does not destroy its negotiability. *25 N. Y. S., 447*, affirmed. *Chase National Bank* v. *Faurot* (*N. Y. App.*), *44 N. E., 164.*

22. Defendant indorsed a note payable to himself, and gave it to his agent, to be delivered to one S, after the latter should have procured the execution of a certain contract; but the agent gave S the note before receiving the contract, on S's promise that he would procure its execution that day. S failed to keep his promise, and sent the note to brokers, who sold it to plaintiff before maturity. *Held*, that as the note had a legal inception defendant could not avail himself of his agent's mistake and S's bad faith as a defense against the bona fide holder. *Ib.*

23. The possession of a negotiable note payable to a corporation, and bearing the indorsement of such corporation, regular in form, and signed by its general manager, is prima facie sufficient to show that the officer so indorsing the note had authority to do so, and to entitle the holder thereof to recover. *Citizens' National Bank* v. *Wintler* (*Wash.*), *45 P., 38.*

24. Negotiable paper fraudulent at its inception is not invalidated in the hands of one taking it for value before maturity, unless there be actual fraud upon his part. *Second National Bank* v. *Hewitt* (*N. J. Sup.*), *34 A., 988.*

NEGOTIABLE PAPER—Continued.

25. The doctrine of lis pendens does not apply to a purchaser of negotiable bonds for value before maturity. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co.* (*Tex. Cir. App.*), *36 S. W., 131; Metropolitan Trust Co.* v. *Farmers and Merchants' National Bank, ib.*

26. Defendant corporation placed bonds issued by it in the hands of one G as its agent to sell to a third person, but instead of selling them G pledged the bonds to plaintiff as collateral security for a debt owing by him. The bonds were negotiable in form, and plaintiff had no notice of the arrangement between defendant and G. *Held*, that plaintiff was a bona fide holder. *Tompkins County National Bank* v. *Bunnell & Exo Inv. Co.* (*Sup.*), *40 N. Y. S., 411.*

27. A mere credit given by a bank to its depositor for a note procured by fraud does not constitute a purchase for value, in the absence of evidence that the credit was ever drawn upon, or that the account of which it became a part was exhausted, before maturity of the note, or before notice of the fraud. *Drovers' National Bank* v. *Blue* (*Mich.*), *67 N. W., 1105.*

28. Where plaintiff, in an action on a note, undertook, but failed, to establish that it purchased the note before maturity in good faith, proof of fraud by the payee in procuring the note is a complete defense, unless plaintiff shows a bona fide purchase. *Ib.*

29. The fact that a guaranty is written on the back of a note, above the signature of the payee, does not have the effect of preventing the signature from operating as an indorsement, for the purpose of passing the legal title to the note. *National Bank of Commerce* v. *Galland* (*Wash.*), *45 P., 35.*

30. Where signatures of defendants were obtained either as makers or indorsers of certain notes for the supposed accommodation of certain persons to whom they looked for indemnity, the fact that the notes were fraudulently obtained for the use of the cashier of a bank, who discounted them with the bank's funds, and applied the proceeds to his own use, does not render the bank chargeable with a knowledge of the fraud, and it is an owner in good faith of the paper which it took for value and before maturity. *Indian Head National Bank* v. *Clark* (*Mass.*), *43 N. E., 912.*

31. Where the complaint in an action on a note alleged in the third paragraph that no part of the same had been paid, a denial of "each and every allegation in paragraph three," did not put in issue the question of payment. *Columbia National Bank* v. *Western Iron and Steel Co.* (*Wash.*), *44 P., 145.*

32. A plea in an action on a note alleging that it was a renewal of one originally executed in payment of a subscription to stock; that three certain persons were interested in selling said stock; that one of said persons, acting for himself and his associates, induced defendant to sign said note, by representing that certain other persons had agreed to take a large amount of said stock, that others had contracted to take a large quantity of the product of the corporation, and that the property of the corporation was then marketable; but that said representations were wholly false—imports liability on said three persons for said false representations, and the averments thereof are sufficient to avoid the original note and all mere renewals thereof, as between defendant and said persons and their assigns with notice. *Alabama National Bank* v. *Halsey* (*Ala.*), *19 So., 522.*

33. An administrator is personally liable on a note, signed by him as such, the proceeds of which were placed with the payee, a bank, and paid out on checks drawn by him to pay, generally, bills and debts of the estate. *First National Bank* v. *Collins* (*Mont.*), *43 P., 499.*

34. The mere promise to pay, or the procuring of an extension of the time for paying, a note obtained by fraud to pay which the maker is under no legal or moral obligation, does not, as a matter of law, constitute a ratification of the note, in the absence of facts creating an estoppel in pais. *First National Bank of Decorah* v. *Holan* (*Minn.*), *65 N. W., 952.*

35. An obligor in a note who pays a sum in excess of his pro rata share to the obligee in consideration of his full discharge is entitled to contribution from each of his coobligors of their pro rata share of the excess so paid. *Merchants' National Bank* v. *McAnulty* (*Tex. Sup.*), *33 S. W., 965.*

36. An assignee of an invalid nonnegotiable draft who relies on its invalidity as excusing him from attempting by suit to collect the money, must notify his assignor of his reason for not suing, and offer to return the instrument to him; and if he is guilty of negligence therein, to the assignor's damage, he can not recover the consideration of the assignment. *Merchants' National Bank* v. *Spates* (*W. Va.*), *23 S. E., 681.*

NEGOTIABLE PAPER—Continued.

37. One who assigns a nonnegotiable draft by indorsement and delivery thereof impliedly warrants its validity, his right to assign, that it is a subsisting, unpaid debt, and the solvency of the debtor. *Ib.*
38. Want of authority in plaintiff national bank to purchase a negotiable note can not be pleaded by the maker of the note in defense. *First National Bank* v. *Smith (S. D.)*, *65 N. W.*, *437*.
39. Where, on an issue whether a transferee of notes in fraud of the owner's creditors acquired the notes in good faith in due course of business, it appeared that he was an intimate friend of the owner and well acquainted with the latter's business affairs; that he knew that the payee did not own the notes and that the use of his name was a mere pretense; that as fast as payments were made on the notes he remitted them to the owner, and that a receipt therefor given him by the owner was signed in the owner's name "for" the payee—a finding that he had no knowledge of the fraud was against the evidence. *First National Bank* v. *Van Ness (Idaho)*, *43 P.*, *59*.
40. Where a signer of a joint and several note assigned his property to another, and the payee thereupon called on such assignee, and, to induce him to sign, said, "Unless you sign the note we will contest the conveyance," whereupon the assignee signed, it was sufficient to warrant a jury in finding an implied agreement to forbear. *First National Bank* v. *Cecil (Or.)*, *31 P.*, *61*.
41. Where a signer of a joint and several note assigned his property to another, and the assignee thereupon assigned the note, the payee agreeing to forbear, the assignee became a party to a new contract, on a new and additional consideration; the rule being that, when one signs his name to a joint and several note for a valuable consideration, after delivery he becomes, as between himself and the payee, a maker, and may be sued as such. *Ib.*
42. One who, by his acts and declarations in dealing with a bank, holds himself out to it as a member of a firm, thus inducing the bank to discount notes, and pass the proceeds to the credit of the firm, will be liable to the bank on the notes as a member of the firm. *Lancaster County National Bank* v. *Boffenmyer (Pa. Sup.)*, *29 A.*, *855*.
43. The course of business between members of a firm may show the authority of one partner to act for and charge the firm. *Midland National Bank* v. *Schoen (Mo. Sup.)*, *27 S. W.*, *547*.
44. Where a partner is invested with general authority to use the firm name on notes for his individual purposes, the firm is liable on notes discounted on the faith of such authority. *Ib.*
45. Where a note is given by a firm for the debt of one partner it may be renewed by any one of the partners without altering the firm's liability. *Ib.*
46. Where a partner has general authority to give notes of the firm for his private debts it is not necessary to show special authority on the particular notes sued on. *Ib.*
47. A note given in part in consideration of an agreement to refrain from bidding at a public sale of goods by a statutory assignee is invalid, except in the hands of an innocent purchaser. *Atlas National Bank* v. *Holm et al.*, *71 Fed. Rep.*, *489*.
48. In order to deprive one of the character of a bona fide purchaser it is not enough that he neglected to make the inquiry which a prudent man would or ought to have made, but he must have acted in bad faith. *Ib.*
49. There is no presumption that a purchaser of a note was aware of existing defenses thereto. *Ib.*
50. A note signed by only one member of a firm was binding upon both members. *Held*, that the fact that such note is renewed after the death of the nonsigning member does not release his estate from liability on the original note, the payee not having intended to release him, and having canceled the original note through inadvertence. *National Exchange Bank* v. *Wilgus's Executors (Ky.)*, *25 S. W.*, *2*.
51. A person other than a payee, who signs his name in blank upon the back of a promissory note at the time of its execution, and before its delivery to the payee, is, as to a subsequent bona fide holder for value, liable thereon as a joint maker, and not as accommodation indorser. *Salisbury* v. *First National Bank (Nebr.)*, *56 N. W.*, *727*.
52. A complaint in an action on a note alleged that the payee delivered the note for collection at a bank, which sent it to plaintiff, who caused the same to

NEGOTIABLE PAPER—Continued.

be protested; that the payee claimed the protest to be invalid, and insisted that the bank pay the note, and that the bank, believing itself liable, required plaintiff to pay the same; and that on such payment the bank, as agent for the payee, delivered the note to plaintiff, and prayed that plaintiff be subrogated to the rights of the payee. *Held*, that the absence of an averment that the bank was authorized to deliver the note to plaintiff on payment, or that the payee received the money paid, or ratified the transaction, rendered the complaint insufficient on demurrer. *Marine National Bank* v. *Humphreys* (*Minn.*), *64 N. W., 148.*

53. Proof of fraud in the inception of a note casts on the indorsee the burden of showing that he took it for value before maturity without notice; but proof that he paid full value before maturity raises a presumption that he purchased it in good faith without notice. *Ib.*

54. Until it is shown that the note in suit was never delivered by the maker, or that it was obtained from him by undue means, it is not incumbent on plaintiff to show himself a bona fide holder for a valuable consideration. *Third National Bank* v. *Angell* (*R. I.*), *29 A., 500.*

55. If one signs a printed blank for a note and intrusts it to another to have the blanks filled up, he confers the right, and the note carries on its face an implied authority, to fill up the blanks at pleasure, so far as is consistent with the printed words. As to all purchasers for value without notice, the person to whom the blank note is intrusted must be deemed the agent of the signer; and an oral agreement between such principal and agent, limiting the amount for which the note shall be perfected, can not affect the rights of an indorsee who takes the note for a different amount, before maturity for value, in ignorance of such agreement. *Market and Fulton National Bank* v. *Sargent*, *27 A., 192; 85 Me., 348.*

56. Where a bank takes a note for shares of its stock sold by its president, with knowledge of president's representations as to stock's value, the maker, in an action on the note, may set up the defense that the representations were false. *National Bank* v. *Taylor* (*S. D.*), *58 N. W., 297.*

57. An agreement by the maker of a note to pay 10 per cent commission, if the note be not paid at maturity, and is collected by an attorney, is valid. *Braham* v. *First National Bank* (*Miss.*), *16 So., 203.*

58. It is an equitable defense to an action against the maker of a promissory note that the indorsee took it with notice that it was given to his immediate indorser by the maker as a security. *Western National Bank* v. *Wood* (*Com. Pl. N. Y.*), *20 N. Y. S., 642.*

59. A note executed in one State and payable in another is governed, as to defenses against an indorsee, by the law of the latter State, though sued on in the State wherein it was executed. *Sturdivant* v. *Memphis National Bank* (*C. C. A.*), *60 Fed. Rep., 730; Ib., 736.*

60. A national bank may recover upon negotiable paper purchased by it. *Merchants' National Bank of St. Paul* v. *Hanson*, *33 Minn., 40; 53 Am. Rep., 5; 3 N. B. C., 509.*

61. The indorsement of a note "for collection" is notice to a purchaser that the indorsee is not the owner. *Ib.*

62. The fact that a purchaser, for valuable consideration, of negotiable notes from a member of the payee firm, who claims to be the owner thereof, knows that the latter is the president of a bank whose indorsement in blank appears on the notes, after the indorsement of the firm, is not sufficient to put the purchaser on inquiry or charge him with notice that the notes belong to the bank. *Kaiser et al.* v. *First National Bank of Brandon*, *78 Fed. Rep., 281.*

63. One who was president both of the A bank and the B bank received from the president of a third bank two notes, which the latter claimed to own individually, as collateral both for balances due from his bank to the A bank and for debts due by him individually to the B bank. The notes were kept by the A bank until dishonored, and until its own balances were discharged, and were then sent to the B bank. *Held*, that the fact that the B bank received physical possession of the notes after dishonor was no evidence that it was not a bona fide holder for value. *Ib.*

64. A third party who places his name upon the back of a negotiable promissory note at the time of its execution by the maker and before its delivery to the payee will be liable as a joint maker, and the note itself, with the indorsement thereon, is prima facie evidence of such liability. *First National Bank of Worcester, Massachusetts*, v. *Lock-Stitch Fence Co. and others*, *24 Fed. Rep., 221.*

NEGOTIABLE PAPER—Continued.

65. The question of the liability of such a party is one of general commercial law, and the decisions of the courts of the State in which the note is executed and made payable are not necessarily controlling in the decision thereof by a United States court. *Ib.*

66. If the indorsee constitute the indorser or original holder, his agent, by relying on him to collect of the maker, taking himself no steps for that purpose until after the failure of the indorser, payment to the original holder will be good. *Exchange National Bank* v. *Johnson et al.*, *30 Fed. Rep.*, *588.*

67. If a bank accepts the note of the indorser in discharge of his liability as indorser the title to the first note reverts to the indorser, and payment to him is good, although the indorser leave the note on deposit with the bank; but it is a question for the jury to determine whether, on the facts of the case, the new note be taken in discharge of the indorser's liability, or as a mere memorandum note, not intended to affect the title to the old note. *Ib.*

68. If the maker pay other than the rightful owner of the note, he can not rely on facts unknown to him, and not influencing his action, as an estoppel, but if the facts be of a character that establish an agency for collection, that is a defense against repayment. *Ib.*

69. A note executed by stockholders of a corporation in the corporate name, without authority of the directors, becomes a corporate liability if ratified by the corporation by permitting judgment to go against it on the note. *Nebraska National Bank* v. *Ferguson* (*Nebr.*), *68 N. W.*, *370.*

70. A second indorser of a note having learned that the maker had failed, and that the first indorser, who lived in the same place as the maker, had agreed to meet it, wrote to his indorsee to recall it. Said indorsee had forwarded it through the usual bank channels for collection, and the indorser merely wished to save the protest charges. The indorsee consented to recall the note on condition that the new note should be signed by all the local indorsers. Three days before maturity the second indorser received a request from the first indorser to have the note forwarded for protest. Under directions from the second indorser the indorsee tried by telegraph to order the note forward, not knowing where it was, but on the day of maturity it came back to his residence too late for protest. *Held*, that the second indorser was estopped as against said indorsee to insist that his waiver of demand and notice should have been in writing. *Hallowell National Bank* v. *Marston*, *27 A.*, *749*; *85 Me.*, *488.*

71. Where the maker of a note gives to the bank which discounts it a mortgage as collateral security, on the express condition that it shall not be recorded unless the bank shall thereafter consider it necessary, the failure of the bank to record the mortgage until too late to realize anything thereon will not discharge the accommodation indorser from liability on the note. *Allentown National Bank* v. *Trexler* (*Pa. Sup.*), *34 A.*, *195.*

72. Where the maker of a note previously indorsed for his accommodation alters the same without the indorser's consent, by adding the words "with interest at 10 per cent per annum," there being at the time the maker received it no blank space for the insertion of interest nor words indicating that interest should be expressed, the note will be invalid, as against the accommodation indorser, even in the hands of a bona fide holder. *Farmers and Merchants' National Bank* v. *Norich* (*Tex. Sup.*), *34 S. W.*, *914.*

73. One who indorses a note payable to another before its delivery to the payee is presumed to be liable as a subsequent indorser. *Lincoln National Bank* v. *Butler* (*City Ct. N. Y.*), *36 N. Y. S.*, *1112.*

74. An indorser of a note, whether a surety or an indorser in the strict mercantile sense, will be released if, without his consent, the holder releases the maker of the note, though at maturity of the note he waived demand, notice, and protest. *Union National Bank* v. *Graut* (*La.*), *18 So.*, *705.*

75. Defendant indorsed his debtor's note to be discounted and the proceeds applied to his debt. Defendant was secured for his indorsement. The debtor having pledged the note as collateral security for a preexisting debt, defendant notified plaintiff of the purpose of the indorsement. Thereafter, plaintiff extended two of the debtor's notes, under an agreement made before receipt of such notice that plaintiff was to hold the indorsed note as additional collateral security. *Held*, that plaintiff was not a bona fide holder of the note in respect of the notes extended. *People's National Bank* v. *Clayton* (*Vt.*), *29 A.*, *1020.*

76. Defendant indorsed a note of his debtor to be discounted and part of the proceeds applied to his debt. The debtor pledged it with plaintiff as

NEGOTIABLE PAPER—Continued.

collateral security for another note of his in consideration of the latter's extension. Plaintiff had no notice of the agreement as to the application of the proceeds. *Held*, that plaintiff was a bona fide holder for value to the extent of the note secured, and could maintain action thereon. *Ib.*

77. A promise by an indorser to pay a note after maturity, with knowledge that no demand was made and no notice given, waives such demand and notice. *First National Bank* v. *Bonner* (*Tex. Civ. App.*), *27 S. W., 698.*

78. A letter to the holders of a note, written after maturity of the note by the indorsers, wherein they promise to "do our utmost to put you in funds at an early date," and express a hope to be "able to take up this paper," and declare a willingness to confess judgment when sued, is sufficient evidence of waiver of demand and notice. *Ib.*

79. An indorser may waive the benefit of a statute requiring suit to be brought at the first term of court after the cause of action accrues. *Ib.*

80. By the general commercial law parties who place their names on the back of a promissory note, before its delivery, for the purpose of giving credit to the maker, are joint makers of the note, and will be so treated in the Federal courts, though the note is made in a State whose courts hold such parties to be indorsers. *Phipps et al.* v. *Harding, 70 Fed. Rep., 468.*

81. The several States are not without power to change by statute the general commercial law, but each State has the right to impose such conditions and limitations upon contracts, not inhibited by the terms of its own or the Federal Constitution, as it may see proper. *Ib.*

82. The Massachusetts statute (St. 1874, c. 404) providing that "all persons becoming parties to promissory notes payable on time, by signature on the back thereof, shall be entitled to notice of nonpayment thereof the same as indorsers," is a valid exercise of the power to change the general commercial law, and becomes a term of the contract, evidenced by a note made in Wisconsin, while such statute was in force, and delivered and payable in Massachusetts. *Ib.*

83. In an action by a bank on a note it appeared that the defendant, a resident of New York, made the note for the accommodation of the payees, residents of another State, who indorsed it to plaintiff, situated in the same State. The indorsers were afterwards discharged in insolvency proceedings, in which plaintiff proved the note as a claim and received a dividend thereon. *Held*, that the maker was not discharged from liability, since the indorsers would have been discharged as to plaintiff if it had not appeared and taken the dividend, and defendant was not injured thereby. *12 N. Y. S., 401*, affirmed. *Third National Bank* v. *Hastings* (*N. Y. App.*), *32 N. E., 71.*

84. Where a note, with the name of a corporation in the margin, signed by two persons, designated as "president" and "treasurer," respectively, is discounted for the payee without inquiry as to whether it was the note of the corporation or of the individual makers, the holder may treat it as a personal obligation of the makers. *First National Bank* v. *Stuetzer* (*Sup.*), *30 N. Y. S., 83.*

85. Where there are three or more joint makers of a note, and one of them dies while the note is unpaid and before suit brought, the surviving makers are jointly liable on the note. *Stevens* v. *Catlin* (*Ill. Sup.*), *37 N. E., 1023.*

86. A note coming into the hands of the maker after payment can not be reissued by him, so as to bind a surety thereon, in the hands of one taking it with knowledge of the suretyship. *First National Bank* v. *Harris* (*Wash.*), *34 P., 466.*

87. The maker of a note can not assert as a defense thereto against the payee, a bank, that he signed the note at the request of the cashier and teller of the bank, who stated that they wished to use his name in stock speculations, for which purpose the notes would be discounted by the bank; that their names could not appear because of their official connection with the bank; and that he should not be charged with any of the notes given nor credited with anything received on the sale of the stock; and that the bank would take care of the notes as they became due, an agreement that a note given for a proper consideration shall not be collected being nugatory. *Mead* v. *National Bank of Pawling* (*Sup.*), *34 N. Y. S., 1054.*

88. A national bank may purchase a note in favor of a third party, and thereby acquire a collateral mortgage on land, and the claim may be incorporated with other indebtedness to the bank, and a new mortgage on land taken by the bank to secure the whole sum. *Oldham* v. *Bank, 85 N. C., 240; 3 N. B. C., 688.*

89. A promissory note payable to the order of the maker, being indorsed by him, was indorsed and delivered to another for his accommodation. The

NEGOTIABLE PAPER—Continued.

latter indorsed it and borrowed money upon it, waiving demand and protest. The waiver was stamped upon the back of the note by mistake over both indorsements. *Held*, that the liability of the maker was not affected thereby. *Gordon* v. *Third National Bank of Chattanooga*, *144 U. S., 97.*

90. The maker of a promissory note given in payment for stock in a national bank, and immediately transferred by indorsement to said bank by the payee, can not resist payment of the note, in the hands of a receiver of the bank, on a plea of failure of consideration, because of the insolvency of the bank where the payee has fully indemnified him against loss. *Hettinger* v. *Meyers, 81 Fed. Rep., 805.*

91. A receiver of a national bank holds its negotiable notes subject to the same defenses that applied to the bank itself. *Hatch* v. *Johnson Loan and Trust Co.* (*C. C.*), *79 Fed. Rep., 828.*

92. The maker executed in the State of Illinois and delivered to the promisee a series of notes, one of which was acquired by a bona fide indorsee, and was as follows: "$5,000. Chicago, Ill., January 20, A. D. 1884. For value received, four months after date the Chicago Railway Equipment Company promise to pay to the order of the Northwestern Manufacturing and Car Company, of Stillwater, Minnesota, five thousand dollars, at First Nat. Bank of Chicago, Illinois, with interest thereon at the rate of — per cent per annum from date until paid. This note is one of a series of twenty-five notes, of even date herewith, of the sum of five thousand dollars each, and shall become due and payable to the holder on the failure of the maker to pay the principal and interest of any one of the notes of said series, and all of said notes are given for the purchase price of two hundred and fifty railway freight cars manufactured by the payee hereof and sold by said payee to the maker hereof, which cars are numbered from 13000 to 13249, inclusive, and marked on the side thereof with the words and letters 'Blue Line, C. & E. I. R. R. Co.;' and it is agreed by the maker hereof that the title to said cars shall remain in the said payee until all the notes of said series, both principal and interest, are fully paid, all of said notes being equally and ratably secured on said cars. No. 1. Geo. B. Burrows, vice-president. Countersigned by E. D. Buffington, treas." *Held*, (1) that this was a negotiable promissory note according to the statute of Illinois, where it was made, as well as by the general mercantile law; (2) that its negotiability was not affected by the fact that the title to the cars for which it was given remained in the vendor until all the notes of the same series were fully paid, the title being so retained only by way of security for the payment of the notes, and the agreement for the retention for that purpose being a short form of chattel mortgage; (3) that its negotiability was not affected by the fact that it might, at the option of the holder and by reason of the default of the maker, become due at a date earlier than that fixed. *Chicago Railway Equipment Company* v. *Merchants' Bank, 136 U. S., 268.*

93. A court of law—especially one which is vested with jurisdiction both at law and in equity—has power to require a plaintiff to give a bond of indemnity as a condition precedent to a recovery in an action brought therein on a lost negotiable instrument. *First Nat. Bank of Denver* v. *Wilder, 104 Fed. Rep., 187.*

94. The payee of a negotiable instrument, who claims to have lost the same before maturity, but that it had not been indorsed, should not be allowed to recover thereon against the maker without giving reasonable indemnity, unless the evidence that the paper has been actually destroyed is so cogent that there is practically no risk of its reappearance. A finding of the jury in such an action that the instrument was not negotiated, but was lost while unindorsed, is not in itself a ground for dispensing with the requirement of indemnity, since it would not be available to the maker as a defense against an action by a third person who produced the instrument properly indorsed. *Ib.*

NOTARY PUBLIC:

1. Before the passage of the act of February 26, 1881, notaries public in the several States had no authority to administer to officers of national banking associations the oath required by sec. 5211, Rev. St., and an indictment against an officer of a national bank under sec. 5292 for a willfully false declaration or statement in a report made under sec. 5211, so verified, would not lie. *United States* v. *Curtis, 107 U. S., 671; 3 N. B. C., 91.*

2. Since the removal of the disqualification of interested witnesses, a notary who is an officer of a bank may legally protest paper belonging to it. *Nelson* v. *First National Bank of Killingly, 69 Fed. Rep., 798.*

NOTICE:

1. Where the cashier of a bank conspires with a third person to sell worthless property to defendant at par, in order that the proceeds may be applied to the payment of a debt due the bank, the bank is chargeable with the knowledge that the cashier had of such conspiracy. *Merchants' National Bank* v. *Tracy*, 29 N. Y. S., 77.
2. In an action on a check there was evidence that defendant gave the check, postdated, to one G. for the price of stock of a corporation, under an agreement that G. should not use the check until defendant had further considered the purchase of the stock; that defendant was induced to give the check by representations of G. as to the prosperity of the company, which was in fact insolvent; that the cashier of plaintiff bank knew of the negotiations between defendant and G.; that G. immediately procured the check to be discounted by plaintiff and placed the proceeds to the credit of the company, which was largely indebted to plaintiff. *Held*, that a finding that plaintiff was not a bona fide holder for value was sustained by the evidence, though plaintiff's cashier denied that he knew of the negotiations between defendant and G. *Ib.*
3. A bank discounting a note before its maturity is not chargeable with the knowledge of illegality or want of consideration acquired by one of its directors in other than his official capacity, such director not having acted with the board in making the discount. *First National Bank of Hightstown* v. *Christopher*, 40 N. J. Law, 435.
4. A director offering a note, of which he is the owner, to the bank of which he is a director, for discount, is regarded in the transaction as a stranger, and the bank is not chargeable with the knowledge of such director of an infirmity or defect in the consideration of the note. *Ib.*
5. P. was a member of the firm of M. & J. S. P., and also a director of the bank of H. He obtained at the bank the discount of a note belonging to the firm, which had been got of the maker by fraud. He had notice, as a member of the firm, of the fraud before the note was offered for discount, but did not communicate his knowledge to any of the officers of the bank. *Held*, that the knowledge of P. was not, constructively, notice to the bank. *Ib.*
6. The cashier of a bank was also the secretary of another corporation, and while working in the interest of the latter, sold stock therein, taking the purchaser's note therefor, which note was afterwards discounted by the bank. *Held*, that the bank was not affected with its cashier's knowledge as to the value of the stock sold, obtained through his connection with the other corporation. *Benton* v. *German-American National Bank*, 26 S. W., 975.
7. A certificate of deposit with provision that "This deposit not subject to check; with interest at six per cent if left six months; no interest after six months," is overdue, so as to charge purchaser with notice of equities after six months. *Kirkwood* v. *First National Bank*, 58 N. W., 1016; *Same* v. *Exchange National Bank*, *ib.*, 1135.
8. The form of the draft in such case does not convey notice to the creditor that the funds of the bank are being used to pay the private debt of the cashier. *Goshen National Bank* v. *State*, 36 N. E., 816.
9. Where grantor states to director of bank that he is willing to convey a half interest in certain land to the bank's president, with the understanding that such president was to deed the whole interest to the bank, and the president of the bank was to pay him by giving him credit upon notes then running against him in the bank. *Held*, not to amount to notice to the director that the grantor intends to retain a vendor's lien, but rather imports a notice that no such lien is to be retained. *First National Bank of Sheffield et al.* v. *Tompkins*, 57 Fed. Rep., 20.
10. An indorsement upon negotiable paper, "For collection; pay to the order of A. B.," is notice to all purchasers that the indorser is entitled to the proceeds. *Bank of the Metropolis* v. *First National Bank of Jersey City*, 19 Fed. Rep., 301.
11. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office and thereby prevents their coming into the hands of the other bank officers. *First National Bank of Evansville* v. *Fourth National Bank of Louisville*, 56 Fed. Rep., 967.
12. Where a bank, in the absence of a director by whom a note has been offered for discount, accepts it, and accepts a note payable to him and indorsed to

NOTICE—Continued.

it as collateral, its rights are not affected by such collector's knowledge of illegality in the inception of the note accepted as security. *Third National Bank* v. *Harrison et al., 10 Fed. Rep., 243.*

13. An indorsee for value of a promissory note is presumed, in the absence of evidence to the contrary, to have taken it without notice of equities subsisting between the maker and payee. *Ib.*

14. An agent can not lawfully act for his principal and for himself in matters in which they have adverse interests, and every person dealing with an agent who is acting for himself as well as for his principal in such matters is put upon inquiry as to authority and good faith of the agent. *Moore* v. *Citizens' National Bank of Piqua, Ohio, 15 Fed. Rep., 141. Affirmed, 111 U. S., 156.*

15. The plaintiff contracted to loan money to M, cashier of the defendant bank, for his individual uses, on his representations that he held a number of shares of stock of said bank, and his agreement to transfer a certain number thereof to the plaintiff as security for the loan. In pursuance of said agreement, M afterwards produced a certificate of stock bearing the genuine signatures of the president and of himself as cashier, on the faith of which plaintiff loaned him the money. In fact, M had previously hypothecated and transferred to others all the stock of said bank which he had held, and the certificate was fraudulently issued, without any transfer of stock and without any knowledge of any of the officers of the bank except himself, he having used for that purpose a certificate left with him for use as occasion might require, signed by the president in blank. The plaintiff had no knowledge of the fraud, and believed that the certificate had been issued in good faith and by competent authority, but knew that the transaction was for the benefit of M: *Held*, that the knowledge that M was acting for himself as well as for the bank in issuing the certificate put the plaintiff upon inquiry as to the authority and good faith of M, and, having failed to make it, the bank is not liable on the certificate. *Ib.*

16. Where an officer of a bank is dealing with it in his individual interest, the bank is not chargeable with his uncommunicated knowledge of facts derogatory to his title to the paper which is the subject of the transaction. *Merchants' National Bank of Kansas City* v. *Loritt (Mo.), 21 S. W., 825.*

17. Where the president acts for the bank in accepting for discount paper offered by another officer, the bank is not affected by any knowledge of the latter regarding such paper, since he is acting in the transaction in his own behalf. *Ib.*

18. The fact that the discount was calculated by the officer offering the paper would not be material in such case. *Ib.*

19. The president of plaintiff bank, without consideration, obtained defendant's note as a personal loan, and without disclosing the want of consideration procured its discount by plaintiff's cashier. *Held*, that though the cashier was without authority to discount paper, his agency in discounting the note not having been disavowed by plaintiff, it could recover on the note, as the president's knowledge of its infirmity could not be imputed to it. *First National Bank of Grafton* v. *Babbidge et al., 36 N. E., 462; 160 Mass., 562.*

20. A bank cashier who was indebted to the bank and also to a firm of which its president was a member gave another creditor a mortgage on sheep, which provided that the mortgagor might sell part of the sheep, and that the proceeds should be applied on the debt secured. The cashier took part of the sheep to market, and sent a draft for the proceeds, in a letter, to the vice-president of the bank, who acted as cashier in his absence, in which he simply said, "Place to my credit." The vice-president applied part of the draft to the debt due the bank, and the balance on the debt due such firm. *Held*, that the knowledge of the cashier that the draft was the proceeds of the mortgaged sheep was not imputable to the bank, and it was not bound by his acts. *Rock Springs National Bank* v. *Luman (Wyo.), 38 P., 678.*

21. Where the president of the bank knew that its cashier had purchased sheep from plaintiff, and was in debt therefor, that outside of them he could not pay the price, and that he had gone with the sheep to market, to sell them, the bank is chargeable with notice that a draft, sent to it by the cashier, was the proceeds of the sheep, and of plaintiff's interest therein as mortgagee of the sheep, and was liable to plaintiff for a portion of the draft applied on its own debt. *Rock Springs National Bank* v. *Luman (Wyo.), 42 P., 874.*

NOTICE—Continued.

22. The fact that notes offered for discount by a bank are payable to its president and bear his indorsement, followed by that of the bank affixed by him, does not give notice to the discounting bank that they are the property of such president, and the bank's indorsement is for accommodation, especially when the negotiations for the discount have been carried on by letters written in their official capacity by the president and cashier of the offering bank. *United States National Bank* v. *First National Bank of Little Rock, 64 Fed. Rep., 985.*

23. Where there is a custom between brokers and bankers that on application of a broker a bank will certify as to whether it has any lien on certain of its stock by the holder thereof being indebted to it, a bank, by being asked by a broker to give such a certificate, is thereby put on inquiry and charged with notice that a loan for a certain amount had been made to the holder of the stock. *Covington City National Bank* v. *Commercial Bank, 65 Fed. Rep., 547.*

24. It is not essential that a notice of dishonor or of protest of a note should state in so many words that the holder looks to the indorser for payment, but a notice from which that fact may be reasonably inferred is sufficient. A copy of the note and of the protest sent to the indorser constitutes such notice. *Nelson* v. *First National Bank of Killingly, 69 Fed. Rep., 798.*

25. The receiver of the C. National Bank brought an action against one W. on certain promissory notes, made by him directly to the bank. W. defended the action on the ground that the notes were given for the purchase money of an interest in a brickyard, which W. had been induced to purchase by the misrepresentations of C., the president of the bank. It appeared that the bank held sundry notes of the principal owner of the brickyard, which notes were worthless; that the notes made by W. were substituted for these, and that C. pretended to be interested himself in the brickyard, and to enter into a partnership with W. and the former owner of the yard, for the purpose of inducing W. to make the notes to the bank, which would replace the worthless notes it then held. There was also evidence tending to show that C. was the active party in the transaction, and misrepresented the facts to W. *Held*, that the bank, being the payee of the notes, could not be held to have been without notice of the fraud, or unaffected by C.'s knowledge thereof, and that it was error to direct the jury to render a verdict against W. *Wilson* v. *Pauly, 72 Fed. Rep., 129.*

26. Where the president of a bank received notice while engaged in business for the bank the bank was chargeable therewith. *Bartlett* v. *Woodbine Sav. Bank, 57 Ill. App., 425.*

27. The fact that the chairman of the defendant committee was the attorney for the creditor in a garnishment proceeding did not affect the liability of defendant under the notice received by him as agent of the defendant several months before. *Anniston National Bank* v. *School Committee of Town of Durham (N. C.), 24 S. E., 792.*

28. Where the payee of a check mails it to the drawee bank, it is the duty of the bank to give the payee notice of dishonor, if the drawer has no funds on deposit from which payment can be made. *Ripley National Bank* v. *Latimer, 2 Mo. App. Rep'r, 967.*

29. One who knowingly receives partnership property with knowledge that its proceeds are passing to the individual use of one partner is charged with notice of such partner's want of authority to dispose of the property for his individual benefit. *Columbia National Bank* v. *Rice (Nebr.), 67 N. W., 165.*

30. Notice to the cashier of a national bank is notice to the bank. *First National Bank* v. *Ledbetter (Tex. Civ. App.), 34 S. W., 1042.*

31. Notice of expiration of time to redeem from sale of land for taxes, which the statute provides shall be served on the person in whose name the land is taxed if he is a resident of the county, and may be served on a nonresident of the county by publication, is properly addressed, in the case of a nonresident, to the "Am. Ex. Bank," that being the name as it appeared on the lists to whom the land was taxed. *American Exchange National Bank* v. *Crooks (Iowa), 66 N. W., 168; Same* v. *Dugan, Ib.*

32. Where a note is presented for discount by the first indorser, the presumption is that it had its inception in his hands; and the bank is not chargeable with notice that the note was owned by the maker, and that the indorsements were, therefore, for his accommodation. *First National Bank* v. *Weston (Sup.), 31 N. Y. S., 558.*

33. The fact that the maker of a note told the president of a bank, at the office of a company of which they were both directors, that a certain note had

NOTICE—Continued.

been obtained from him by fraud will not be held notice to the bank, where it afterwards discounts the note. *Washington National Bank* v. *Pierce*, (*Wash.*), *33 P.*, *972*.

34. The fact that defendant, with his family, is absent from the county because of the prevalence of an epidemic does not prevent service of process on him by leaving a copy thereof at his residence during such absence. *Burbage* v. *American National Bank* (*Ga.*), *20 S. E.*, *240*.

35. Defendant executed his promissory note to C., and delivered it upon condition that it was to be surrendered to him upon C.'s failure to perform stipulated acts. C. immediately transferred this note by indorsement to a bank of which he was president and general manager. *Held*, that, as C. himself was the sole representative of the bank in the transfer of the note to it, the bank is chargeable with his knowledge of the condition to which it was subject, and so can not sue on the note until that condition is performed. *First National Bank of Blaine* v. *Blake*, *60 Fed. Rep.*, *78*.

36. If a director of a bank, who acts for the bank in discounting a note, has knowledge that the note was procured by fraud, the bank is affected with his knowledge. *National Security Bank* v. *Edward F. Cushman*, *121 Mass.*, *490*.

37. The pledgee of stock can not be said to acquiesce in the payment of dividends thereon to the pledgeor where he has no notice of it, actual or constructive. *Fairbanks* v. *Merchants' National Bank*, *30 Ill., App.*, *28*; *reversed*, *22 N. E.*, *524*.

38. A bank is not chargeable with notice of the misappropriation of money by its cashier acting as agent for a third party in his individual capacity; nor is it liable to the principal for such money, when it received no benefit therefrom. *School Dist. of City of Sedalia, Mo.*, v. *DeWeese* (*C. C.*), *100 Fed. Rep.*, *705*.

OATH OF DIRECTOR:

1. By the provisions of sec. 44 of the national banking act, upon conversion of a State bank to a national bank, all the directors of the former become those of the latter until an election or an appointment by the national bank. Semble that no oath is required from these *ad interim* directors, the oath prescribed by sec. 9 of the aforesaid act being designated for those regularly elected by the national bank; but assuming its necessity, a majority of those who were the directors of the State bank before its conversion is necessary to make a quorum of the board of the national bank. *Lockwood* v. *The American National Bank*, *9 R. I.*, *308*; *1 N. B. C.*, *895*.

2. In all cases where an act is to be done by a corporate body, or a part of a corporate body, and the number is definite, a majority of the whole number is necessary to constitute a legal meeting, although at a legal meeting where a quorum is present a majority of those present may act. *Ib.*

3. Hence a by-law adopted at a meeting of six *ad interim* directors of a national bank which had twelve directors before its conversion is invalid, because not adopted by a majority or quorum of the board. *Ib.*

4. Prior to the act of February 26, 1881, a notary public holding his commission under a State had no authority to administer the oath required by sec. 5211, Rev. St.; and therefore a cashier who made oath before such notary to a false statement of the condition of his association was not guilty of perjury. *United States* v. *Curtis*, *107 U. S.*, *671*.

OFFICERS:

A. In general—

1. Directors of national banking associations may remove the president, both under the law of Congress and the articles of association, where the latter so provide. The power exists, though the association has adopted no by-laws. *Taylor* v. *Hutton*, *43 Barb.*, *195*.

2. The officers of a national banking association can hold their positions only by the tenure specified in sec. 5136, Rev. St., viz, the pleasure of the board of directors. *Harrington* v. *First National Bank of Chittenango*, *1 N. B. C.*, *760*; *1 Thomp. & Cook*, *361*; *Taylor* v. *Hutton*, *supra*

3. An officer may, in the ordinary course of business, borrow money of the association. *Blair* v. *First National Bank of Mansfield*, *10 Chicago Legal News*, *84*; *2 N. B. C.*, *173*.

4. The law providing no particular mode by which a director is to resign from the board, an oral resignation would be as good as any. *Morius* v. *Lee*, *30 Fed. Rep.*, *298*.

OFFICERS—Continued.

A. In general—Continued.

5. The president being the head of the board, a resignation to him is a resignation to the board. *Ib.*

6. A director is not prohibited from resigning during the year. The apparent purpose of the provision in regard to the term of office is to make it conform to the time of the new election, and not to absolutely require every director to serve the full term. *Ib.*

7. The borrowing of money by a bank, though not illegal, is so much out of the course of ordinary and legitimate banking business as to require those making the loan to see to it that the officer or agent acting for the bank had special authority to borrow money. *Western National Bank* v. *Armstrong, 152 U. S., 346.*

8. A national bank can not hire one of its officers for a specified time. *Harrington* v. *First National Bank of Chittenango, supra.*

9. Knowledge, without objection, by the directors of a bank that one is acting in its employ does not ratify the details of a contract for his employment by the president unless they know of such details. *Ib.*

10. Creditor of insolvent national bank can not sue to enforce personal liability of officers and directors for violation of national-bank laws. The receiver alone can maintain the action. *Bailey* v. *Mosher, 63 Fed. Rep., 488.*

11. Directors of a national bank are "officers" within the meaning of Rev. St., sec. 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. *United States* v. *Means et al., 42 Fed. Rep., 599.*

12. The rule that where a bank officer is dealing with the bank on his own account his knowledge will not be imputed to the bank does not apply where such officer is the sole representative of the bank in the transaction. *First National Bank of Blaine* v. *Blake, 60 Fed. Rep., 78.*

13. In the absence of special authority from the directors of a bank, its president has no authority to draw drafts on its funds in payment of personal debts. *Lamson* v. *Beard, C. C., 94 Fed. Rep., 30.*

14. Knowledge by the president of a bank of his misappropriation of bank funds *held* not notice to the bank. *Lamson* v. *Beard, C. C. A., 30; C. B. Congdon & Co.* v. *Same, Ib.; Phelps* v. *Same, Ib.*

15. Officers of corporations, who are also directors, and who have rendered their services under an agreement that they shall receive reasonable but indefinite compensation therefor, may recover as much as their services are worth, and it is not beyond the powers of the board of directors to fix and pay reasonable salaries to them after the services are rendered. *National Loan and Investment Co.* v. *Rockland Co., C. C., 94 Fed. Rep., 335.*

16. Where, after the organization of a corporation, it was agreed and understood at an informal meeting of all the stockholders that the officers should be paid a reasonable compensation for their services, and by a by-law the board of directors was given power to fix the compensation of officers, their subsequent action in voting the president a reasonable salary for past services was legal, and a note of the corporation, executed to him therefor, was not without consideration. *Ib.*

17. A national bank which has lawfully acquired the title to property in payment of a debt has implied authority to make reasonable repairs thereon for the purpose of putting it in salable condition, and its directors can not be held personally liable for money so expended in good faith. *Cooper* v. *Hill, C. C., 94 Fed. Rep., 582.*

18. When a loss has been caused to a national bank by the appropriation of its funds to a purpose unauthorized by law, or by culpable negligence, or conversion of its funds, the officers who participated in or consented to the act are jointly and severally liable for the entire amount. *Ib.*

19. When the directors and officers of a bank have misappropriated its funds, they are liable for interest on the amount from the date of the misappropriation as damages, and no statute is necessary to authorize the allowance of such interest by a court of equity. *Ib.*

20. Sand. & H. Dig. Ark., sec. 1337, requires the president and secretary of every corporation to annually make and file a certificate showing the condition of the affairs of the corporation in certain designated particulars either on the 1st day of January, in which case the certificate shall be filed on or before February 15 following, or on the 1st day of July, in which case it shall be filed on or before August 15 following. Section 1347 provides that if such officers shall neglect or refuse to file such certificate they shall be jointly and severally liable to an action founded on the statute for all debts of the corporation "contracted during the period of any such

OFFICERS—Continued.

A. In general—Continued.

neglect or refusal." *Held*, that under such statute the officers had their election as to whether the certificate should relate to January 1 or July 1, but that it must be filed each year not later than August 15, and that if not so filed the officers were individually liable for any debt thereafter contracted by the corporation during the remainder of the year. *Continental Nat. Bank of Memphis, Tenn.*, v. *Buford, 107 Fed. Rep., 138.*

21. A right of action to enforce such statutory liability accrues at once when the debt of the corporation is contracted, and continues for three years under the statute of limitations of the State; and the time for bringing the action can not be extended beyond such three years by extensions of the note of the corporation by which the debt is evidenced; the action being based upon the statute, and not upon the note. *Ib.*

22. A complaint in an action against the president of a corporation to enforce his individual liability under such statute must clearly state the date when the debt of the corporation was contracted and facts showing that at such time the officers were in default for having failed to file the certificate required by the statute for the then current year. *Ib.*

B. Cashier—

23. It is within scope of general authority of cashier to receive offers for purchase of securities held by the bank, and to state whether or not bank owns securities in its possession. *Xenia Bank* v. *Stewart et al., 114 U. S., 224.*

24. If a cashier, without authority from the directors so to do, makes a loan in excess of one-tenth of the capital of the association, he will be liable, in case of loss, for the amount of the excess. *Second National Bank of Oswego* v. *Burt, 94 N. Y., 233.*

25. Under sec. 5136 of the national-bank act the cashier of a national bank has no power to bind it to pay the draft of a third person on one of its customers, to be drawn at a future day, when it expects to have a deposit from him sufficient to cover it, and no action lies against the bank for its refusal to pay such a draft. *Flannagan et al.* v. *California National Bank et al., 56 Fed. Rep., 959.*

26. Ordinarily the cashier of a bank has no authority to discharge its debtors without payment, or to bind the bank by an agreement that a surety should not be called upon to pay a note he had signed, or that he would have no further trouble from it. *Cocheco National Bank* v. *Haskell et al., 51 N. H., 116.*

27. It is within the general authority of the cashier of a bank to sign, in its behalf, a blank transfer upon a certificate of stock in the name of the bank, held by it as collateral security for a loan, and deliver the certificate to the pledgeor on payment of the loan. *Matthews* v. *The Massachusetts National Bank, 1 Holmes, 396.*

28. The cashier of an incorporated bank is the general executive officer to manage its concerns in all things not peculiarly committed to the directors; he is agent of the corporation, not of the directors. *Bissell* v. *The First National Bank of Franklin, 69 Pa. St., 415.*

29. The cashier or other executive officer of a national bank has not, in the absence of special authority from the directors, or of a usage or practice so to do, power to receive, on behalf of the bank, property for safe-keeping. *First National Bank of Lyons* v. *Ocean National Bank, appellant, 60 N. Y., 278; 1 N. B. C., 738.*

30. The cashier of a bank, as one of its financial officers, in its daily and ordinary business transactions, has authority to certify checks drawn on the bank by its customers in all cases where any officer could do the same and bind the bank. *Clarke National Bank* v. *The Bank of Albion, impleaded, etc., 52 Barb., 592.*

31. This authority is regarded as general, growing out of a cashier's position in the bank, and persons dealing with the bank are not in any way affected or bound by the special restrictions and limitations imposed upon him by the corporation whose agent he is. *Ib.*

32. A cashier has no power, however, to make the certification unless he has the funds of the drawer in hand to meet the check. This limitation on his general authority is, in the law, presumed to be known by all the bank's customers and others, who act upon the statements and representations of its agent. *Ib.*

33. Neither has the cashier power, as the agent of the bank, to certify a check until on or after the day the same is made payable. *Ib.*

OFFICERS—Continued.

B. Cashier—Continued.

34. A bank may sue as payee on a note payable to its cashier, alleging either that the promise was made to the cashier for it, or that the cashier's name was used by adoption for that of the bank. *Darby* v. *Berney National Bank, 11 So., 881; 97 Ala., 643.*

35. The cashier of a bank kept an account with the defendants, who were brokers, and bought and sold stocks for him, and from time to time the defendants received checks of his bank upon another bank, its correspondent, drawn by him in his official capacity, and collected them from the bank upon which they were drawn, and applied the avails to the cashier's individual account. In an action brought by a receiver of the bank of the cashier to recover of defendants the amount of the checks received by them, *Held*, the checks being made payable to the order of the defendants, for the cashier's individual use, the defendants took them under an obligation to ascertain at their peril that the cashier had authority outside of his ordinary official authority to make the checks, and could not assume that he was acting within the scope of his official duties. A purchaser of commercial paper made by an agent can not acquire any title to it as against the principal, unless he can show that it was made by the agent upon due authorization; and when he knows that the agent has made it in the name of the principal for his own use, he must be prepared to show that special authority in that behalf was delegated by the principal, and can not rely upon the implied or ostensible authority of the agent to make such paper in the ordinary business of the principal. *Anderson* v. *Kissam et al., 35 Fed. Rep., 699.*

36. It having been shown that the cashier had no authority to make the checks, and that the checks were paid by the bank upon which they were drawn, the defendants were prima facie liable in action of trover for the face amount of the checks. *Ib.*

37. The circumstance that the cashier clandestinely deposited funds with the bank upon which the checks were drawn to the credit of his own bank, which deposits were credited to his own bank, is not competent in mitigation of damages. When credited to the cashier's bank the deposits became the property of that bank as against the cashier and the defendants. The case of the plaintiff was complete when it appeared that the checks had been paid by the bank upon which they were drawn, out of funds standing to the credit of the cashier's bank; the plaintiff was then entitled to recover the full amount, and it was then incumbent upon the defendants, if they sought to reduce the damages, to show that, notwithstanding the wrongful conversion of the paper, the cashier's bank did not suffer loss. *Ib.*

38. The fact that some of the moneys thus clandestinely deposited by the cashier were paid in by the defendants, at his request, does not affect the defendants' liability, or go in mitigation of damages. *Ib.*

39. Evidence of a usage that bankers and brokers regard payments made by means of such checks as ordinary payments of cash made by individuals for their own account is not admissible. *Ib.*

40. Where the cashier of a bank conceals the defalcation of another officer the statute of limitations will not begin to run in favor of such cashier or his estate until such defalcation is disclosed to the directors or stockholders. *Vance* v. *Mottley, 21 S. W., 593; 92 Tenn., 310.*

41. A cashier is bound to exercise reasonable skill, care, and diligence in the discharge of his duties, and if he fails so to do, and the bank suffer damage in consequence, he is liable therefor. *Ib.*

42. He is liable for loss on loans made by him through want of care, diligence, and reasonable skill. *Ib.*

43. Though the act of the cashier which occasions the loss is a tort, the tort may be waived and an action for value maintained against him or his estate. *Ib.*

44. The power of a bank cashier to transfer notes and securities held by the bank can be questioned only by the bank or its representative. *Hangan* v. *Somval (Minn.), 62 N. W., 398.*

45. A cashier of a bank has no implied authority to bind the bank by a pledge of its credit to secure a discount of his own notes for the benefit of a corporation in which he was a stockholder. *State National Bank* v. *Newton National Bank, 66 Fed. Rep., 691.*

46. Where a statute creating a banking corporation provides that its affairs shall be managed by a board of directors, who shall appoint and remove a cashier and other employees, the power to discharge a surety on a note

OFFICERS—Continued.

B. Cashier—Continued.

without payment can not be exercised by the cashier unless expressly delegated to him by the board of directors. *People's Savings Bank* v. *Hughes, 1 Mo. App. Rep'r, 549.*

47. A cashier on whom, by continued absence of the directors, has devolved the duty of making loans and discounts will be liable for losses through overdrafts and discounts made by him only where it appears that he failed to make reasonable inquiry into the financial standing of those making the overdrafts, and those whose paper was discounted, and failed to exercise the care and discretion which an ordinarily prudent man would exercise in his own business. *Pryse* v. *Farmers' Bank (Ky.), 33 S. W., 532.*

48. A bank cashier is the agent of the bank in financial transactions with customers, and his acts will bind it, unless contrary to the provisions of the charter, or of general law, or against public policy. *Squires* v. *First National Bank, 59 Ill. App., 134.*

49. The office of cashier of a national bank is not an annual office, but the term of the incumbent continues until he resigns or until he is removed or a successor is appointed by the board of directors of the bank. *Westervelt* v. *Mohrenstecher et al., 76 Fed. Rep., 118.*

50. Since the national-bank act expressly provides that the cashier of a national bank shall hold his office subject to the pleasure of the board of directors, a by-law providing that a cashier shall hold his office for one year, and shall be elected annually, is nugatory, as is a reappointment in accordance with such by-law at the beginning of each year. *Ib.*

51. A bond conditioned for the proper performance by a cashier of his duties "for and during all the time he shall hold the said office" binds the sureties for all such time, irrespective of the fact that he is reappointed at the beginning of each year. *Ib.*

52. In an action on a cashier's bond for damages arising from breach thereof by his misappropriation of money and making of excessive loans, the fact that the bank and its receiver have sued and obtained judgment upon notes taken by the cashier for such misappropriated money and excessive loans is no defense. *Ib.*

53. Under an allegation that the guaranty sued on was executed by the defendant bank in the name of its cashier, and that such cashier was authorized by a general usage to bind the bank to similar contracts, the plaintiff may prove any competent authority to the cashier, and is not restricted to proof of usage. *Sceber* v. *Commercial National Bank of Ogden, 77 Fed. Rep., 957.*

54. The cashier of the Q. bank, who, in addition to his usual powers as such, was allowed by the officers to have full control of its business, applied to a bank in another city for accommodation, sending to the latter bank what purported to be the signatures of the officers of the Q. bank and a resolution of its directors authorizing him to borrow money and rediscount paper. Thereafter loans were made to the Q. bank on its notes, signed by the cashier in its name. It was customary for banks in the region where the Q. bank was located to borrow at certain seasons, and everything connected with the transaction was apparently done in the usual and regular course of business. *Held*, that the Q. bank was liable on the notes signed by the cashier, though it afterwards appeared that the signatures of the officers and the resolutions sent by him to the lending bank were forgeries, and the proceeds of the loans were used by him for his own benefit. *City National Bank of Quanah, Tex.*, v. *Chemical National Bank of St. Louis, Mo., 80 Fed. Rep., 859.*

55. A bank can not be charged with responsibility as principal for the action of its cashier, performed as a director of a manufacturing company, in assisting to promulgate false statements as to the company's financial condition for the purpose of defrauding all of its creditors, including the bank, so as to affect the validity of the bank's claims against the company. *Hadden* v. *Dooley, 92 Fed. Rep., 274.*

56. The cashier of a bank has no authority, by virtue of his office, to bind the bank by a certification of his own individual check drawn thereon; and as in this case he had neither real nor apparent authority, the certification was invalid. *Gale* v. *Chase Nat. Bank, 104 Fed. Rep., 214.*

57. A creditor who receives payment of his debt in money in due course of business, and in good faith, can not be required to repay the money to one from whom the debtor illegally obtained it. *Ib.*

OFFICERS—Continued.

B. Cashier—Continued.

58. The cashier of a bank, as such, has no authority to issue cashier's drafts to his own order in payment of his individual debts, and a creditor accepting a draft so drawn takes the risk of such lack of authority. *Ib.*

59. To warrant the finding that the cashier of a bank had implied authority to issue cashier's drafts to his own order in payment of his individual debts, such as will bind the bank and protect a creditor in accepting a draft so drawn for a sum so large as to be out of the usual line of conduct in the banking business, a settled course of business must be shown, by which he was permitted, with the acquiescence of the directors, to exercise such authority during a series of years or in numerous transactions; and evidence that he had drawn not exceeding nine drafts in all in payment of his own debts, only four of which were to his own order, and all of which were issued within the preceding six months, is insufficient. *Ib.*

C. Directors—

60. The degree of care required of directors of corporations depends upon the subject to which it is to be applied, and each case is to be determined in view of all the circumstances. *Briggs* v. *Spaulding, 141 U. S., 132.*

61. Directors of a corporation are not insurers of the fidelity of the agents whom they appoint who become by such appointment agents of the corporation; nor can they be held responsible for losses resulting from the wrongful acts or omissions of other directors or agents unless the loss is a consequence of their own neglect of duty. *Ib.*

62. A director of a national bank is not precluded from resignation within the year by the provision in Rev. St., sec. 1515, that when elected he shall hold office for one year and until his successor is elected. *Ib.*

63. Persons who are elected into a board of directors of a national bank about which there is no reason to suppose anything wrong, but which becomes bankrupt in ninety days after their election, are not to be held personally responsible to the bank because they did not compel an investigation or personally conduct an examination. *Ib.*

64. Directors of a national bank must exercise ordinary care and prudence in the administration of the affairs of a bank, and this includes something more than officiating as figureheads. They are entitled under the law to commit the banking business, as defined, to their duly authorized officers; but this does not absolve them from the duty of reasonable supervision, nor ought they to be permitted to be shielded from liability because of want of knowledge of wrongdoing, if that ignorance is the result of gross inattention. *Ib.*

65. If a director of a national bank is seriously ill, it is within the power of the other directors to give to him leave of absence for a term of one year instead of requiring him to resign, and if frauds are committed during his absence and without his knowledge, whereby the bank suffers loss, he is not responsible for them. *Ib.*

66. A notary of the city of Alexandria is authorized to administer the oath required by law to be taken by a director of the First National Bank of that city as to his ownership of the capital stock of such bank. *United States* v. *Neale, 14 Fed. Rep., 767.*

67. When the oath is taken and subscribed by the accused it is complete, so far as the accused can make it, and if the notary, in certifying the fact of the oath having been taken, erroneously used the term "county" instead of "city," and used the seal of said bank instead of his own official seal, such error did not affect the oath taken. *Ib.*

68. If accused took an oath in which he stated that he was the bona fide owner in his own right of the number of shares of stock then standing in his name on the books of the bank, and that the said shares were not hypothecated or in any way pledged as security for any loan or debt, and if he took it willfully, and not believing that he was stating the truth, it is perjury, if in point of fact he was not the owner of said stock or had pledged the same for a loan or debt. *Ib.*

69. An irrevocable power of attorney given by the accused, wherein he constituted and appointed a third party his attorney for the purposes therein set forth, being a general power covering any indebtedness of accused to said third party, is a pledge of the shares of stock owned by accused mentioned therein as long as there was any debt due by the accused to such third party. *Ib.*

70. Under the laws of Vermont an action against a director of a national bank for the negligent performance of duty in not requiring a bond from the

OFFICERS—Continued.

C. Directors—Continued.

cashier, and otherwise mismanaging the affairs of the bank, abates by his death, and can not be revived against his administrator. *Witters, Receiver, etc.*, v. *Foster, Administrator, etc., 26 Fed. Rep., 737.*

71. A bill brought to charge the directors of an insolvent national bank with the amount of losses caused by the bank's failure alleged that one of the defendants sold and transferred his stock on the day named, but the evidence showed that defendant had not paid anything for the stock, but delivered it to a messenger of another one of the defendants, from whom he had agreed to purchase it, and that such defendant then sold and indorsed the stock to a third party, as it was agreed he might do if he so desired. Plaintiff moved to amend the bill to conform to the proofs and make it allege that the transfer was merely formal. *Held*, unnecessary. *Morius, Receiver*, v. *Lee et al., 30 Fed. Rep., 298.*

72. A receiver of an insolvent national bank, in his own name or in the name of a bank, may enforce against the directors, for the benefit of the stockholders, depositors, and other creditors of the bank, any right or claim resting upon the nonperformance or negligent performance of their duties that the bank itself could have enforced. *Ib.*

73. A director of a national bank who, before the expiration of his term, sells his stock and orally resigns his office to the president, in his place of president at the bank, and afterwards receives the money for his stock prior to the sustaining of losses by the bank, ceases to be a director and can not be held liable for subsequent losses caused by the negligence of the directors. *Ib.*

74. The president of a national bank, being in failing health, was anxious to resign his position, but at a suggestion of a majority of the directors consented to take a year's leave of absence, and during such absence, and without any fault on his own part, losses were sustained by the bank, and it became insolvent. *Held*, in a suit by the receiver to charge the directors with such losses, that he was not liable. *Ib.*

75. The directors of a national bank which has become insolvent by reason of losses caused by the discount from time to time of paper not properly secured, indorsed by a director who is a man of wealth and the largest stockholder in the bank, and in whom the other directors have reason to place confidence, can not be held liable for the mere failure to discover the illegal transactions and to prevent such director from continuing therein. *Ib.*

76. The officers of an insolvent national bank can not be held personally responsible to creditors for losses on loans and discounts made by them in good faith, and, as they thought at the time, for the best interests of the bank, merely because such loans and discounts appear to have been unwise and hazardous when looked back upon. *Witters, Receiver, etc.*, v. *Sowles et al., 31 Fed. Rep., 1.*

77. Under Rev. St., sec. 5200, directors of a national bank who make or assent to the making of a loan to any one person of a sum exceeding one-tenth of the capital stock of the bank become personally and individually liable for all loss sustained thereby; but where the borrower in such a case is also one of the directors he is not so liable, but simply as a debtor to the bank. *Ib.*

78. Bank directors can not be held personally liable for money paid out for dividends "to a greater amount than net profits, after deducting losses and bad debts" (Rev. St., sec. 5204), because there were debts bad in fact, but supposed to be good when the dividends were declared and paid. Bad judgment on the part of the directors as to the condition of the assets, without bad faith, does not make them individually liable. *Ib.*

79. Directors of a national bank can not be held to the common-law liability for inattention to duty as directors in not preventing a hazardous, imprudent, and disastrous loan if such loan was made by their associates without their knowledge, connivance, or participation. *Ib.*

80. Directors or the managing committee of a national bank may, in the honest exercise of official discretion, make loans or discounts for the actual or supposed benefit of the association, and, although the transaction may be injudicious and actually result in loss or damage to the bank, there is no criminal liability, so long as their acts are not in bad faith, for the purpose of personal gain or private advantage to the officials. *United States* v. *Harper, 33 Fed. Rep., 471.*

81. A national bank was organized with a capital of $60,000. The promoter of the bank took 380 shares of stock in his own name and procured the

OFFICERS—Continued.

C. Directors—Continued.

defendants to be directors, as well as a person to be elected cashier by them. The directors were not acquainted with the banking business. The proposed cashier was known to the directors, at least by reputation, and was supposed by them to be competent and trustworthy and of considerable experience in the business, and they had full confidence in his integrity and ability to take charge of the bank. The cashier acted as manager of the loan and discount business of the bank, and the directors merely as advisers when applied to. The promoter of the bank knew, and the other stockholders were presumed to know, that the directors were wholly unused to the banking business. *Held*, that the directors were not liable for the acts of the cashier in violation of the banking law done without their participation or knowledge. *Clews et al.* v. *Bardon et al.*, *36 Fed. Rep.*, *617*.

82. The cashier made loans in excess of 10 per cent of the capital to a manufacturing corporation supposed by him and by the public to be entirely solvent. None of the directors knew of the loans when made, but after a loan of $3,000 in excess of the lawful limit had been made the cashier informed one of them of such loan, and was by him advised to call it in when due; and thereafter such director's advice was asked as to a further discount to the same corporation, and he disapproved of it, and it was not made. Afterwards further loans or discounts were made to the same corporation without the knowledge or consent of any of the directors. About eight months after the bank commenced business one or more of the debtors of the bank failed, and the directors thereupon took the active management into their own hands. *Held*, That none of the directors had knowingly violated or knowingly permitted to be violated any of the provisions of the banking law, and were not liable for such violation by the cashier. *Ib.*

83. Under the banking law the management of a national bank may be exercised either by the directors or by the cashier or other officers; therefore the directors are not liable for the illegal or negligent acts of the cashier or other officers by whom the bank is managed if they have no knowledge of such acts and do not connive at them or willfully shut their eyes and permit them. *Ib.*

84. It seems that the liability of directors of a national bank is substantially the same under the banking law as at the common law. *Ib.*

85. The personal liability of directors of a national bank for violation of Rev. St., sec. 5204, by declaring dividends in excess of net profits, and of sec. 5200, for loaning to separate persons, firms, or corporations amounts exceeding one-tenth of the capital stock, can not be enforced in an action at law. *Welles* v. *Graves et al.*, *41 Fed. Rep.*, *459*.

86. If the personal liability imposed by Rev. St., sec. 5239, upon directors for violation of the provisions of the banking act in favor of anyone injured thereby can be enforced without reference to whether the charter has been forfeited or not, it is not a penalty within the meaning of sec. 1047, limiting actions for penalties to five years. *Ib.*

87. Directors of a national bank are "officers" within the meaning of Rev. St., sec. 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. *United States* v. *Means et al.*, *42 Fed. Rep.*, *599*.

88. An act of Congress imposing a legal liability on the directors of a national bank for certain things which they may do which shall result in an injury to the bank, its stockholders, or creditors, and making them liable for the amount of the damage, is a remedial and not a penal statute, and therefore an action under it survives against the estate of a director. *Stephens* v. *Overstolz*, *43 Fed. Rep.*, *465*.

89. Where a bank director makes a wrongful loan of money from which loss occurs, it is no defense to an action by the receiver of the bank against the director's estate that the insolvency of the person to whom the loan was made was not discovered until after the death of the director and the appointment of the receiver. *Ib.*

90. An action by a receiver of a bank whose charter has been forfeited under above statute against a director is properly brought at law, there being no necessity for invoking the aid of a court of chancery, either because of the nature of the issues involved or to avoid a multiplicity of actions. *Ib.*, *771*.

91. In such action plaintiff may state the aggregate amount of the excessive loans made to each party and the damage resulting therefrom in each case, accompanying each allegation with an exhibit showing the dates

OFFICERS—Continued.

C. Directors—Continued.

and amounts of the several loans that go to make up the aggregate sum stated in the petition, and is not compelled to declare in a separate count for each loan made. *Ib.*

92. Rev. St., secs. 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank for which a receiver has been appointed can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. *National Exchange Bank of Baltimore* v. *Peters et al., 44 Fed. Rep., 13.*

93. A stockholder in an insolvent national bank for which a receiver has been appointed can not sue its directors to make them personally liable for the mismanagement of the bank, as the right of action is in the receiver and not in the individual stockholder. *Howe* v. *Barney et al., 45 Fed. Rep., 668.*

94. Defendants, as directors, during a run on their bank posted conspicuously in the bank a notice, signed by them and addressed to the general public, representing the bank to be solvent. Plaintiff saw the notice, and, after a consultation with the directors, loaned the bank money, which was lost. *Held*, that the notice, not being addressed to plaintiff, could not entitle it to recover from the directors under R. L. Vt., section 983, which provides that no action shall be brought to charge any person upon a representation concerning the credit of another unless such a representation is in writing and signed by the party to be charged; and the fact that the notice was signed by defendants as directors would prevent a recovery from them individually, even if the notice were a sufficient representation in writing. *First National Bank of Plattsburg* v. *Sowles et al., 46 Fed. Rep., 731.*

95. The executive officers of an association can not bind it as a gratuitous bailee unless they have a special authority from the board of directors so to do or there exists a general custom or usage to that effect. *First National Bank of Lyons* v. *Ocean National Bank, 60 N. Y., 278.*

96. An action may be brought by a receiver of a national bank against its directors to recover damages sustained by their gross negligence. *Brinckerhoff* v. *Bostwick, 88 N. Y., 52; 3 N. B. C., 591.*

97. If the receiver is one of the directors, such action may be maintained by the stockholders, or, when they are numerous, by one or more in behalf of all. *Ib.*

98. It is not necessary to allege in the complaint a direction from the Comptroller, or a demand upon him and a refusal, to direct the receiver to bring the action, or a refusal of the receiver to sue. *Ib.*

99. Such action may be brought in a State court. *Ib.*

100. The bank and the receiver, as such, are necessary parties defendant to such an action. *Ib.*

101. The board of directors of a bank is a body recognized by law, and to all purposes of dealing with others constitutes the corporation. *Burrill* v. *President, Directors, etc., of the Nahant Bank, 2 Metcalf, 163.*

102. A board of bank directors may delegate authority to a committee of its members to alienate or mortgage real estate; and such authority to convey real estate necessarily implies authority to execute proper instruments for that purpose and to affix the corporate seal thereto. *Ib.*

103. Where a board of bank directors authorized a committee of its members "to sell and transfer any estate owned by the bank," and the committee gave mortgage of the real estate of the bank to a creditor who had recovered judgment against the bank on its bills, and took from him at the same time a bond conditioned that he would not put those bills in circulation, and the board of directors accepted said bond and acted on it, and the cashier paid the costs of the suit in which said judgment was recovered, according to the agreement made between said creditor and said committee, it was *held* that, whether the committee had or had not authority to mortgage the estate, the mortgage had been ratified by the board of directors. *Ib.*

104. A stockholder in a national bank can not maintain an action against the president and directors for their neglect and mismanagement of the affairs of the bank, whereby insolvency ensued and the stock became worthless. *Conway* v. *Halsey, 44 N. J. L., 462; 3 N. B. C., 571.*

105. A judge who is a director of a national bank can not try a case to which it is a party, since, by Rev. St., sec. 5146, he must necessarily be interested as a stockholder. *Williams* v. *City National Bank, 27 S. W., 147.*

OFFICERS—Continued.

C. Directors—Continued.

106. The election of an individual as a director does not constitute him an agent of the corporation with authority to act separately and independently of his fellow-members. It is the board duly convened and acting as a unit that is made the representative of the association. The assent or determination of the members of the board, acting separately and individually, is not the assent of the corporation. The law proceeds upon the theory that the directors shall meet and counsel with each other, and that any determination affecting the association shall be arrived at and expressed only after a consultation at a meeting of the board, attended by at least a majority of its members. *National Bank* v. *Drake, 35 Kans., 564.*

107. Stockholders have no standing in court to interfere for the protection of their company until the board of directors of the company have neglected or refused an application to take the proper steps to protect the interests of the company. *Hobbs* v. *Western National Bank, 8 Weekly Notes of Cases, 131: 2 N. B. C., 187.*

108. It is a mistake to suppose that the directors of national banks cease to be such, and that their duty to the bank lapses, when an examiner is put in charge of its fund, properties, and books by the Comptroller. *Robinson* v. *Hall et al., 63 Fed. Rep., 322.*

109. They were, still, as much the advisers of the bank examiner as they had been of the cashier, notwithstanding they were not invested by law with the control over him which they were empowered to exercise over the cashier. *Ib.*

110. Their duty as directors does not cease until after the appointment of a receiver. *Ib.*

111. If directors were depositors, and knew two months or more before suspension that that event was inevitable, and that the bank could pay only a percentage of its deposits, and yet checked for the whole of their own balances, thereby diminishing the percentage to which other creditors would be entitled, they certainly defrauded to the extent of the diminution the creditors whose interests they were relied upon to protect, and should be held to strict accountability. *Ib.*

112. Directors of a national bank left its management for more than three years almost wholly to its cashier, who had but little property, and of whom they required no bond; and they knowingly permitted loans to be made to individuals and firms largely in excess of the amounts allowed by law. They failed to record mortgages given to secure large debts due the bank after they were aware of its insolvency, and erroneously advised an examiner who had taken charge of the bank that it was not necessary to record them. *Held*, that the directors were personally liable for the losses caused by such neglect and the fraud and defalcations of the cashier. *Briggs* v. *Spaulding, 11 S. C., 924; 141 U. S., 132*, distinguished. *Ib.*

113. A creditor of an insolvent national bank that is in the hands of a receiver can not sue to enforce against officers and directors who have violated the banking laws the personal liability imposed by Rev. St., sec. 5239, as such liability is an asset belonging equally to all creditors, and must be enforced by the receiver. *Bailey* v. *Mosher, 63 Fed. Rep., 488.*

114. The liability of directors of a national bank to a common-law action of deceit for false and fraudulent representations made by them in the pretended performance of duties imposed upon them by the national banking law is not precluded by the liability imposed in that law for violation of its provisions. *Prescott* v. *Haughey, 65 Fed. Rep., 653.*

115. Complaint alleging false and fraudulent representations by directors of a national bank in advertisements, statements, and reports as to its condition, whereby plaintiffs, relying thereon, were induced to deposit money with the bank, and were deceived and damaged. *Held*, to state a common-law cause of action for deceit, not removable as involving a Federal question. *Ib.*

116. Directors of a national bank, who on its suspension issue a circular declaring the solvency of the bank, and that they hope to reopen within 60 days, and authorize the bank officers to receive money on special deposit, and keep it in the vaults of the bank, subject only to the check of the depositor, and subsequently, on the appointment of a receiver for the bank, turn over to him deposits made pursuant to the circular, are personally liable to the depositors for the amount of such deposits. *Miller* v. *Howard et al., 3 S. C., 305.*

OFFICERS—Continued.

C. Directors—Continued.

117. On an issue whether the plaintiff bank had knowledge of the preference of a creditor of its debtor, it was proper to charge that the bank was not chargeable with knowledge of its directors acting individually, but that the jury might consider the knowledge of the directors as tending to prove knowledge on the part of the bank. *Continental National Bank* v. *McGeoch (Wis.)*, *66 N. W.*, *606*.

118. To bind a national bank the directors must act together as a board; their separate individual assent is ineffectual. *First National Bank of Fort Scott* v. *Drake*, *35 Kans.*, *564*; *57 Am. Rep.*, *193*; *3 N. B. C.*, *445*.

119. The duty of the board of directors is not discharged by merely selecting officers of good reputation for ability and integrity, and then leaving the affairs of the bank in their hands without any other supervision or examination than mere inquiry of such officers, and relying upon their statement until some cause for suspicion attracts their attention. The board is bound to maintain a supervision of the bank's affairs, to have a general knowledge of the character of the business and the manner in which it is conducted, and to know at least on what security its large lines of credit are given. *Gibbons* v. *Anderson et al.*, *80 Fed. Rep.*, *345*.

120. A receiver of a national bank may sue the directors to hold them responsible for the malfeasance of the managing officer when it appears that they were so negligent as to make practically no examination of its books or affairs, and to hold meetings only at rare intervals, and then to limit their business almost wholly to the election of directors and the declaration of dividends. In such case their liability for losses should begin at a time when they ceased to discharge the duty of giving proper supervision to the conduct of the bank's affairs. In the circumstances of the present case they were held liable from the time when, by reason of the failure to earn dividends for more than a year, their attention should have been drawn to the necessity of making a thorough examination. *Ib.*

121. The right of action against the directors of a national bank, for violation of the provisions of the national banking act, given by Rev. St., sec. 5239, is for a tort, and comes within the common-law definition of actions on the case. *Cockrill* v. *Butler et al.*, *78 Fed. Rep.*, *679*.

122. The forfeiture of the bank charter in a suit brought by the Comptroller of the Currency is not a condition precedent to the maintenance of a suit against its directors, under Rev. St., sections 5200, 5239, for excessive loans. *Cockrill* v. *Cooper et al.*, *86 Fed. Rep.*, *7*.

123. A court of equity has jurisdiction of a suit against the directors of a national bank for excessive loans, under Rev. St., sections 5200, 5239, where the suit is against a large number of directors whose terms of service were not identical, where the excessive loans were inaugurated by one set of directors and continued, renewed, or enlarged by another, and where the directors were also charged with a violation of Rev. St., sec. 5201, in declaring dividends. *Ib.*

124. A receiver of an insolvent national bank has a right to maintain a suit in his own name against directors to charge them for losses that may have been sustained by the corporation and its creditors through their wrongful or fraudulent acts. *Cockrill* v. *Abeles et al.*, *86 Fed. Rep.*, *505*.

125. The increase of the capital stock of a bank based on a fictitious value of assets, and on notes given by the directors with an understanding that they were not to be paid, is in violation of Rev. St., sec. 5142, and the directors of the bank participating are liable for all losses resulting to the creditors. *Ib.*

126. In an action by the receiver of a national bank to charge the directors with liability for its losses, proof of general looseness of management on their part is not sufficient to cast upon them the burden of exonerating themselves, as the court can only charge them with losses shown to have resulted from their negligence. *Warner* v. *Penoyer*, *91 Fed. Rep.*, *587*.

127. The cashier of a national bank permitted an outside corporation in which he was interested to become indebted to the bank, by overdraft and discounts for the corporation and its members, in the sum of $72,000, which was the principal cause of the bank's failure. The directors had appointed a discount and an examining committee, and acted upon their reports approving the statements of the cashier. The committees, in fact, made no independent examination, but merely checked the notes with a list furnished by the cashier. Such list, upon which they acted several months before the failure, showed eight notes for $5,000 each. Though the bank's

OFFICERS—Continued.

C. Directors—Continued.

capital was but $50,000, the members of the committee testified that they had no knowledge of such notes, nor of the fact of the large indebtedness of the corporation. *Held*, that they were guilty of negligence, which rendered them liable for the losses so sustained, but that the other directors were not liable, there being no evidence that they knew of the negligent manner in which the committees acted. *Ib.*

128. The directors of a national bank are not liable for losses occurring through malversations of the cashier, unless, by the performance of their own duty of general supervision in good faith and with ordinary care and intelligence, such losses would have been prevented. *Ib.*

129. In June, 1892, the United States National Bank of New York, by letter, solicited the business of the First National Bank of Little Rock, Arkansas. The latter, through its president, accepted the proposition, and opened business by inclosing for discount notes to a large amount. This business continued for some months, the discounted notes being taken up as maturing, until the Arkansas bank suspended payment and went into the hands of a receiver. At that time the New York bank held notes to a large amount, which it had acquired by discounting them from the Arkansas bank. These notes have been duly protested for nonpayment, and payment of the fees of protest, made by the New York bank, have been charged to the Arkansas bank in account. The receiver refused to pay or allow them. At the time of the failure of the Arkansas bank there was a slight balance due it from the New York bank, which the latter credited to it on account of the sum which was claimed to be due on the notes after the refusal of the receiver to allow them. The New York bank commenced this suit against the receiver to recover the balance which it claimed was due to it. The receiver denied all liability, and asked judgment in his favor for the small balance in the hands of the New York bank. It was also set up that the notes discounted by the New York bank were not for the benefit of the Arkansas bank, but for the benefit of its president, and that the New York bank was charged with notice of this. The judgment of the trial court, which was affirmed by the circuit court of appeals, was for the full amount of the notes, less the set-off. In this court motion was made to dismiss the writ of error on the ground that jurisdiction below depended on diversity of citizenship, and hence was final. *Held*, (1) that the receiver, being an officer of the United States, the action against him was one arising under the laws of the United States, and this court had jurisdiction; (2) that it was competent for the directors of the Arkansas bank to empower the president, or cashier, or both, to indorse the paper of the bank, and, that under the circumstances, the New York bank was justified in assuming that the dealings with it were authorized, and were executed as authorized; (3) that the set-off having been allowed by the New York bank in account, the receiver was entitled to no other relief. *Auten* v. *United States National Bank of New York*, 174 U. S. Rep., 125.

D. President—

130. The president of a national bank has no power inherent in his office to bind the bank on the execution of a note in its name; but power to do so may be conferred on him by the board of directors, either expressly by resolution to that effect, or by subsequent ratification, or by acquiescence in transactions of a similar nature, of which the directors have notice. *National Bank of Commerce* v. *Atkinson*, 55 Fed. Rep., 465.

131. If a president of a bank exercised the functions of a cashier and was the sole managing officer of the bank, he had authority to borrow money for the use of the bank in the regular course of its business. *Simons et al.* v. *Fisher*, 55 Fed. Rep., 905.

132. The retention by a national bank of the proceeds of the sale and guaranty of notes owned by the bank is a ratification of the president's act in such selling, whether he was authorized to execute the guaranty or not. *Thomas* v. *City National Bank*, 58 N. W., 943.

133. The authority of the president of a national bank to guarantee notes of third parties held and sold by the bank will be presumed in favor of a purchaser, without notice to the contrary. *Ib.*

134. The president of a banking corporation has the power to employ counsel and manage the litigation of a bank in the absence of any order of the board of directors depriving him of such power. *Citizens' National Bank of Kingman* v. *Berry et al.*, 37 P., 151.

OFFICERS—Continued.

D. President—Continued.

135. The president of a national bank has no authority to subscribe money from the bank on condition that certain parties would erect a paper mill in the town. *Robertson* v. *Buffalo County National Bank, 58 N. W., 745.*

136. It is doubtful whether a general authority in the president of a bank to make discounts could empower him to make an arrangement under which the bank would surrender securities on receiving others, which, it was at the same time agreed, should be mere nullities so far as the sureties were concerned. *The First National Bank of Sturgis* v. *Bennett et al., 33 Mich., 520.*

137. A guaranty against loss or liability for signing as sureties, given by a bank president in his own name and without authority from the directors, to those whom he had solicited thus to sign a note given to the bank to retire a prior note held by it against their principal, is held to be the individual contract of the president, and not binding upon the bank. *Ib.*

138. C., in order to obtain a credit in his personal account with a bank of which he was the president, procured the defendants, a banking firm, to discount his individual note, credit the amount to the bank, and notify the bank that he had deposited the amount with them to the credit of the bank. The bank had previously given C. credit for the amount, and after being notified by the defendants that the deposit had been actually made with them, allowed C. to overdraw his account. Thereafter, and while his account with the bank was overdrawn, C., in his official character as president, authorized the defendants to charge the note to the account of the bank, and the defendants did so. *Held,* in a suit by the receiver of the bank to recover the deposit, that, unless expressly authorized to do so, the president of the bank could not use the funds of the bank to pay his personal obligation, and, there being no proof of such express authority, the authorization given by him to the defendants was not a defense to the claim. *Chrystie et al.* v. *Foster, 61 Fed. Rep., 551.*

139. The inherent powers of a president of a bank by virtue of his office are very limited, and it is difficult to say what powers he inherently possesses, if any, other than the power to take charge of the litigation of the bank by employing counsel and otherwise. *The First National Bank of Wellsburg* v. *Kimberlands, 16 W. Va., 555.*

140. A president of a bank may be authorized by its directors to do any act which they are authorized by their charter to do, unless the act to be done can by the charter be done only by the directors themselves. *Ib.*

141. Such authority need not be proven by showing that it was expressly conferred by the board of directors, but may be proven by showing the existence of such facts as constitute clearly a public holding out that the particular act done or contract entered into was within the scope of his legitimate delegated authority. *Ib.*

142. The inference that such authority has been impliedly conferred may be legitimately drawn by proving that he was in the habit of doing acts or making contracts of the same general character as the particular act or contracts which he has done or made and that these acts or contracts which he was in the habit of doing, though applied to different subjects, involved the same general power, except when the acts and contracts which he was in the habit of doing or making were so very numerous and so variant in their character as clearly to justify the inference that he was authorized impliedly to do all acts and make all contracts which the directors had the power to do or to make and to confer on the president the right to do or to make. *Ib.*

143. The directors of a bank may ratify any act done or contract made by the president without authority which they could have authorized him to do or to make. *Ib.*

144. The acceptance of the benefits of a contract made by the president for the bank is an implied ratification of such contract, and if money is received by its cashier for the bank under such contract, even when such receipt was unknown to the directors, it will be a confirmation of the contract unless the money so received is returned when its receipt becomes known to the directors. *Ib.*

145. Where the articles of association of a national bank, signed by all the original stockholders, and giving express authority to the board of directors to remove the president, have been transmitted to the Comptroller of the Currency, who has, on receiving the same, issued circulating notes to the bank, he will be deemed to have approved the articles, and the direct-

OFFICERS—Continued.

D. President—Continued.

ors will have the power to remove the president, even though the bank has never legally adopted any by-laws. *Taylor* v. *Hutton, 43 Barb., 195; 1 N. B. C., 755.*

146. Where the president of a bank has agreed to answer to a bank for the overdrafts of another person, the fact that the bank, in accordance with its custom, which was well known to the president, requires such person to give notes for his overdrafts at different times, which action was explained to the president, and not objected to by him, did not release him from liability for the amounts. *Brown* v. *Farmers and Merchants' National Bank (Tex. Civ. App.), 31 S. W., 216.*

147. The president of a bank, a large creditor, or his minor nephew, who promised, when the bank advanced money to such minor, that it should be repaid before he would attempt to collect his debt, and thereby made himself liable to the bank for such advance, can not in equity assert a preference lien for his own claim, given him in a deed of trust by the insolvent minor, as against the claim of the bank. *31 S. W., 216*, affirmed; *Brown* v. *Farmers and Merchants' National Bank (Tex. Sup.), 31 S. W., 285.*

148. The president of a national bank who requests the cashier to make advances to a minor, verbally promising that he will see them repaid, is liable to the bank for any loss sustained, by reason of said loans, as having been guilty of a breach of trust. *Ib.*

149. Where the president of a bank had been frequently told of a third ownership property subsequently levied on by the bank, the bank was charged with that information, though the president gained it in his private business. *Campbell* v. *First National Bank (Colo. Sup.), 43 P., 1007.*

150. The president of a national bank has not necessarily, by virtue of his office, power to draw checks against an account kept by his bank with another bank. *Putman* v. *United States, 16 S. Ct., 923.*

151. The president of a banking corporation has power to employ counsel and manage the litigation of the bank, in the absence of any order of the board of directors depriving him of such power. *Citizens' National Bank of Kingman* v. *Berry (Kans.), 37 P., 131.*

152. The president and secretary of a corporation are presumed to have authority to execute a note in the name of the corporation, and the holder of such note will not be affected by the fact that such authority did not exist unless he is shown to have had notice thereof. *American Exchange National Bank* v. *Oregon Pottery Co. (C. C.), 55 Fed. Rep., 265.*

153. In a suit by the receiver of a bank to charge its president with losses arising from his negligent management, where it is fairly inferable from the evidence that the facts constituting such negligence were not disclosed by the president to the directors until long after their occurrence, and until disclosed by the bringing of a suit by a third party, and the judgment therein, the lapse of more than the statutory period of limitation since the actual occurrence of the negligence can not be imputed to the receiver as laches. *Lawrence* v. *Stearns, 79 Fed. Rep., 878.*

154. Where the president of a bank, having the management of its business, has loaned to a near relative a large share of the capital of the bank, and, with knowledge that securities offered to the bank by such relative are subject to conditions likely to eat away much of their value, has accepted the securities at their face value, crediting his relative therewith, and surrendering obligations, good at the time, he is liable to the bank, because of such negligent management, for a loss resulting from the depreciation of the securities so accepted. *Ib.*

155. A rediscount by a bank of its bills receivable, though it indorses the same and becomes contingently liable for their payment, is not a borrowing of money by the bank, but has more the characteristics of a sale. *United States National Bank* v. *First National Bank of Little Rock et al., 79 Fed. Rep., 296.*

156. It is within the scope of the implied powers of the president of a bank to indorse negotiable paper in the ordinary transaction of the bank's business, and a special authority to that end need not be conferred by the board of directors. *Ib.*

157. When a bank has long been in the habit of rediscounting its bills receivable in large amounts, all other banks in the same locality pursuing the same practice, and the president and cashier of such bank propose to its regular correspondent a rediscount of its bills, and there are no circumstances attending such proposal to arouse suspicion, the bank to which it

OFFICERS—Continued.

D. President—Continued.

is made may safely act upon it, without further inquiry, on the assumption that the act has either been specially authorized or that the officers are acting within the purview of their general powers. *Ib.*

158. Where the directors of a bank have known for many months that its paper was being rediscounted in large amounts, under the president's direction, and without consulting the board, and that the money so obtained was being used in the business of the bank, and they have made no inquiry as to how the paper was indorsed, the bank is estopped to dispute the authority of the president to indorse such paper for rediscount. *Ib.*

159. A writ of error which has been allowed, served, and returned to the appellate court with the transcript of the proceedings in the trial court will not be dismissed because the clerk of the trial court has inadvertently failed to make an indorsement of its filing on the writ itself. *Insurance Co.* v. *Phinney, 22 C. C. A., 425; 76 Fed. Rep., 617,* disapproved. *Ib.*

160. The purchase of a note by the president and managing officer of a bank for which he paid from its funds over $20,000, with knowledge that it was burdened with a guaranty made by the payee which might defeat its collection, is such negligence as renders him liable to account to the bank or its creditors for any loss which resulted. *Stearns* v. *Lawrence, 83 Fed. Rep., 738.*

161. The vice-president and general executive officer of a national bank has no power to borrow so large a sum as $200,000 at four months' time for the bank in the absence of special authority from the board of directors, and persons dealing with him are presumed to know the extent of his powers in this regard. *Western National Bank* v. *Armstrong, 4 S. Ct., 572; 152 U. S., 346.*

162. Ratification of the unauthorized act of a national-bank officer in borrowing $200,000 for the bank can only be made, if at all, by the board of directors, acting with knowledge of the material facts, and can not be inferred from the mere fact that by direction of the same officer the money was placed to the credit of the bank, when it appears that it was drawn out by him and the assistant cashier and that no part of it came to the use or benefit of the bank. *Ib.*

163. The president of a national bank, who has the actual management of its operations, is authorized to procure the discount of its paper. *Hanover National Bank of City of New York* v. *First National Bank of Burlingame, Kans., 109 Fed. Rep., 421.*

164. A national bank may make a binding oral agreement to repay money it borrows, and to pay notes it procures to be discounted. *Ib.*

165. An action can not be maintained on a contract that is illegal or against public policy, where both parties are equally culpable. *Ib.*

166. A contract in whose consideration and performance nothing illegal or against public policy inheres may be enforced although it may incidentally aid one in evading or violating a law. *Ib.*

167. Where a statute commands certain parties to do, or prohibits them from doing, certain acts, and prescribes the penalties for their violation of its commands, courts may not inflict other penalties for its violation upon other parties not named in the law by the avoidance of their contracts. *Ib.*

168. One who has received the benefits of the performance by the plaintiff of a contract which was neither malum in se nor malum prohibitum can not successfully defend an action for the payment of his indebtedness arising therefrom on the ground that he intended to do some illegal act, which was neither a part of the consideration or of the performance of the agreement. *Ib.*

OFFSET:

1. Against the proceeds of the bonds deposited to secure circulation the United States can set off no claim, except for money advanced to redeem notes. *Cook County National Bank* v. *United States, 107 U. S., 445.*

2. And upon the failure of any association its 5 per cent redemption fund can not be retained by the Treasury to pay taxes due to the United States, but the fund passes to the Comptroller as an asset of the association. *Jackson* v. *United States, 20 Ct. Cls., 298.*

3. Acts of Congress in relation to the administration of the assets of insolvent banks authorize no other rules of set-off than those recognized by courts in the settlement of the affairs of other insolvent corporations. *Yardley* v. *Clothier, 49 Fed. Rep., 337; Scott* v. *Armstrong, 146 U. S., 499.*

OFFSET—Continued.

4. Set off must be governed by the law of the place where, in case of controversy, suit must be brought to settle the rights of the parties. *Savary* v. *Savary, 3 Clark, 271; Gibbs* v. *Howard, 2 N. H., 296; Vose* v. *Philbrook, 3 Story, 335; Ruggles* v. *Kuler, 3 Johns, 263.*
5. A separate demand can not be set off against a joint one, or a joint debt against a separate one. *Gray* v. *Rollo, 18 Wall., 629; Scammon* v. *Kimball, 92 U. S., 362.*
6. Where, however, a note is signed by one as principal and others as sureties, the indebtedness of the bank to the principal may be set off. *Andrews* v. *Farrell, 46 N. H., 17; Himrod* v. *Baugh, 85 Ill., 435.*
7. An executor, administrator, or public officer is not entitled to set off against his liability as such any indebtedness from bank to himself individually, nor contra. *Scammon* v. *Kimball, 92 U. S., 362; Benton* v. *Holmes, Executor, 1 A. K. Marsh, 19; Stowe* v. *Yarwood, 14 Ill., 424.*
8. A judgment obtained in another than the attachment suit can not be set off against damages claimed for a wrongful attachment. *Imperial Roller Milling Company* v. *First National Bank, 27 S. W., 49.*
9. In an action against a bank, commenced prior to the going into effect of the new code, by the personal representatives of a deceased customer, to recover a deposit which was due and payable to the deceased in his lifetime, *held*, that the defendant could not, as matter of law and in the absence of facts entitling it to equitable relief, set off a claim against the deceased which did not become due until after his death. *Jordan, Administratrix, etc.,* v. *The National Shoe and Leather Bank of New York, 74 N. Y., 467.*
10. A demand, to be set off in such an action, must have been due and payable from the decedent in his lifetime. *Ib.*
11. The plaintiffs seek to offset the amount of their credit on the books of a defunct bank against the promissory notes received by the bank for discount before its failure. *Held*, that if the bank held the notes at the time of its failure and was entitled to receive the amounts due thereon when they matured, such offset might be made; but an offset of this kind can not be allowed where it appears that the notes were not the property of the bank at the time of its failure, but had been indorsed away for value. *Balbach et al.* v. *Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
12. An attorney's lien upon a judgment is subject to any existing right of set-off in the other party to the suit. *National Bank of Winterset* v. *Eyre et al., 8 Fed. Rep., 733.*
13. A person liable upon a note to an insolvent national bank may set off, against his indebtedness, the amount of his deposits with the bank. *Platt* v. *Bentley, 1 N. B. C., 758; 11 Am. L. Reg., 171.*
14. But a debtor can not set off the amount of a deposit assigned to him after the act of insolvency committed. *Venango National Bank* v. *Taylor, 56 Penn. St., 14.*
15. The ordinary equity rule of set-off in case of insolvency is that where the mutual obligations have grown out of the same transaction, insolvency, on the one hand justifies the set-off of the debt due on the other, and there is nothing in the statutes relating to national banks which prevents the application of that rule to the receiver of an insolvent national bank under circumstances like those in this case. *Scott* v. *Armstrong, 146 U. S., 499.*
16. A customer of a national bank who, in good faith, borrows money of the bank, gives his note therefor due at a future day, and deposits the amount borrowed to be drawn against, any balance to be applied to the payment of the note when due, has an equitable (but not a legal) right, in case of the insolvency and dissolution of the bank, and the appointment of a receiver before the maturity of the note, to have the balance to his credit at the time of the insolvency applied to the payment of his indebtedness on the note. *Ib.*
17. One indebted to bank can not set off a claim against bank acquired subsequent to its suspension. *Scott* v. *Armstrong, 146 U. S., 499; Venango National Bank* v. *Taylor, 56 Penn. St., 14; Colt* v. *Brown, 12 Gray, 230.*
18. Right of set-off is allowable whether the indebtedness sought to be set off had or had not matured at time of bank's suspension. *Scott* v. *Armstrong, 146 U. S., 499; Skiles* v. *Houston, 110 Penn. St., 254; Drake* v. *Rollo, 3 Biss., 273.*
19. While, as a general rule in the administration of the estate of an insolvent debtor, equality among creditors is equity, courts are not required to ignore the principle that only the balance, in case of mutual debts, is the real sum owing by or to the insolvent. *Hughitt* v. *Hayes, 156 N. Y., 105.*

OFFSET—Continued.

20. Claims will be regarded by a court of equity as due, notwithstanding the absence of a technical demand, when equitable considerations require that they shall be applied each to the other. *Ib.*

21. In the application of cross demands to the satisfaction of each other the insolvency of one of the parties is a material circumstance, and although the debt owing by the insolvent may not be due the creditor may waive the credit, and a court of equity will then apply it upon the debt from the insolvent, if that has matured. *Ib.*

22. The First National Bank entered into an oral contract with plaintiff to sell him certain real estate for a price specified. Plaintiff took possession under the contract and made large and valuable improvements, with the knowledge and consent of the bank, which had authorized its cashier to execute a conveyance pursuant to the contract. Plaintiff had a deposit account with the bank. Shortly before the failure he, for the third time, requested the cashier to execute the conveyance; this the latter promised to do without further delay. Thereafter plaintiff accumulated his deposits with intent to use the balance to his credit in paying for the land when the deed was delivered; this was known to the cashier. Plaintiff also, with the knowledge of the cashier, purchased a certificate of deposit, issued by the bank, with a view of applying it toward the payment. Plaintiff also did work and furnished materials for the bank, the account for which he rendered to it before the failure, and it was agreed that it should be adjusted on the final settlement for the purchase. Plaintiff, until the bank closed its doors, had no knowledge of its insolvency or of any fact affecting its credit. In an action against the receiver of the bank for a specific performance, *held*, that plaintiff was entitled to the relief sought, and that he was entitled to be credited on the purchase price the balance due him on the deposit account, the amount of the certificate of deposit, and of the account for work and materials. *Ib.*

23. A claim for pay for services, due before a bank closes its doors, is a set-off to a liability on bills discounted. *Davis* v. *Industrial Manufacturing Co., 19 S. E., 371.*

24. When a bank closes its doors and commits an act of insolvency, its deposits, whether on account or certificate, at once become due without demand or notice, and are to be set off against a depositor's debt due the bank. *Ib.*

25. A certificate of deposit issued by a national bank is not a promissory note within the meaning of Gen. St., chap. 53, sec. 10; and in an action thereon by a person to whom it has been transferred by the depositor the bank is not entitled to set off the amount due upon a promissory note given by the depositor to and discounted by the bank, the certificate being issued for the proceeds of such note. *Shute* v. *Pacific National Bank, 136 Mass., 487.*

26. A national bank having become insolvent, a depositor therein assigned his deposit to a debtor of the bank: *Held*, that the latter could not offset such deposit against his debt in an action thereon. *The Venango National Bank* v. *Taylor, 56 Penn. St., 14; 1 N. B. C., 842.*

27. On the failure of a national bank a depositor was indebted to it on eleven notes to the amount of $5,000, and had on deposit some $2,900. The receiver of the bank agreed that this sum should go as a set-off on the indebtedness, the depositor to pay the notes first coming due, and the deposit to be applied on the last-maturing notes. After paying the first two notes it was found that the others were in the hands of third parties and the depositor was compelled to pay them, and filed a bill to authorize the receiver to refund the money paid under a mutual mistake. This bill was heard by the district judge of the western district of Tennessee, sitting in the circuit court of the southern district of Ohio. *Held*, that the deposit should properly be set off against the claim of the bank and the depositor should recover the sum paid by him; but as the district judge of the southern district of Ohio had held, in an action between the same bank and a creditor, the circuit judge concurring therein, that the plea of set-off was not available, in order that there might not be different rules of set-off in the same court in the case of the same insolvent, and as the case can not be appealed, it will be remanded for reargument before the regular judges, who may, in their discretion provide for a dissent of record, or do what may to them seem right in the premises. *Snyder's Sons Co.* v. *Armstrong, 37 Fed. Rep., 18.*

28. The indorser of a note discounted by a national bank, and which matures after the bank becomes insolvent and a receiver is appointed, is entitled to set off against the note the amount of his deposit in the bank at the time of its failure. *Yardley* v. *Clothier, 51 Fed. Rep., 506.*

OFFSET—Continued.

29. Debts of a partner and his firm to a bank can not, in equity, be set off by a receiver of the bank against trust moneys which the partner, after the debts were contracted, mingled with the firm deposits, without the bank's knowledge, and the whole amount of which remained continuously in the bank until it failed. *Fisher* v. *Knight, 61 Fed. Rep.*, 491.

30. A cross demand, to be available as a set-off at law, must be such as would support an independent action at law by the defendant, at the commencement of the suit; hence, a payment of his principal's debt by the surety, after the commencement of suit against him on a debt due to his principal, is not available as a set-off in the action. *Goldthwaite* v. *National Bank, 67 Ala., 549.*

31. As against the assignee or holder of promissory note, suing the maker, the doctrine of set-off has never been carried further than to put him in the place of the payee, or party having the beneficial interest; and a set-off in favor of the maker, against an intermediate holder, has been uniformly disallowed, in the absence of an agreement founded on new consideration, between the maker and such intermediate holder. *Ib.*

32. In the absence of all intervening equities, courts of equity put the same construction on statutes of set-off as do courts of law. Insolvency is recognized as a ground for the allowance of a set-off in equity, when it would not be allowed at law, but it is only the insolvency of the original creditor against whom the claim is asserted; and while the assignee of nonnegotiable paper takes it subject to all equities to which it was subject in the hands of the assignor, this means only the equities between the original parties, and does not include equities which may arise between other parties in the course of its transfer. *Ib.*

33. The receiver of an insolvent national bank sued A and B on their joint note given to the bank. They claimed to set off notes given by the bank, and C and D, who were also insolvent, as joint makers, to D alone, and maturing after the receiver's appointment, and growing out of a distinct transaction from the note in suit. *Held*, not a proper set-off. *Balch* v. *Wilson, 25 Minn., 299: 2 N. B. C., 274.*

34. The voluntary payment by the maker of a promissory note, with a full knowledge of all the facts, operates as an abandonment and waiver of all right to set off cross demands or independent debts, and a bill disclosing such facts presents no case for equitable relief by way of equitable set-off. *United States Bung Manufacturing Co.* v. *Armstrong, 34 Fed. Rep., 94.*

35. A bank may lawfully set off indebtedness of a stockholder to the bank against dividends accruing on such stockholder's shares. *First National Bank* v. *De Morse, 26 S. W., 417.*

36. In an action by a receiver of an insolvent bank to charge the estate of a shareholder with an assessment on his shares, the executor claimed, by way of set-off, that property belonging to the estate had been delivered to the bank, upon the understanding that it should be applied on the assessment if the bank should fail. *Held*, not a proper subject to set off, even though the bank examiner assented to the agreement. *Witters, Receiver, etc.*, v. *Sowles, Ex'r, 32 Fed. Rep., 130.*

37. The indebtedness of the stockholders on their individual liability, together with the other assets of the insolvent bank, constitute a trust fund for the benefit of its creditors; and in equity such indebtedness of a stockholder who is insolvent may be set off against a dividend payable out of the trust fund, on a balance due him on his deposit account with the bank at the time of its failure. *King et al.* v. *Armstrong, Receiver, 34 N. E., 163; 50 O. St., 222.*

38. An assignment by the stockholder of his claim against the bank, before the direction of the Comptroller to enforce his liability, but after the insolvency of the bank, does not affect the right to set off his liability against the dividend due on his claim, nor does the fact that the Comptroller, at the time of the assignment, had not determined the amount necessary to be collected from the stockholders for the payment of the creditors. It is sufficient that such direction has been given, and amount so determined when the set-off is made. *Ib.*

39. In an action at law by a receiver of an insolvent national bank the defendant may set off any debt due from the bank to him at the time of the failure. *Adams* v. *Spokane Drug Company, 57 Fed. Rep., 888.*

40. Where a promissory note was discounted by a national bank, and bills of exchange issued for a part of the proceeds, which were dishonored because of the subsequent failure of such bank, and part of the residue of the proceeds still remained to the credit of the maker of such note:

OFFSET—Continued.

Held, that in an action on such note by the receiver of the bank the maker could set off the amount of the bills of exchange and the amount still standing to his credit on the books of the bank. *Ib.*

41. A bank on which a check is drawn, though not knowing that the drawer is insolvent, can not, as against the payee, set off against the deposit its indebtedness from the drawer not yet due. *Merchants' National Bank* v. *Robinson* (*Ky.*), *31 S. W.*, *136*.

42. A note deposited before maturity by a bank with a clearing-house committee, to secure payment of the bank's daily balances and other indebtedness due from the bank to other members of the clearing-house association, is not in the hands of the committee subject to set-off by the maker of any sum due him from the bank. *Philler* v. *Jewett* (*Pa.*), *31 Atl. Rep.*, *204*.

43. Rev. St., U. S., sec. 5242, which requires a pro rata distribution of the assets of an insolvent national bank and forbids preferences, does not prevent a debtor of the bank from setting off against his indebtedness the amount of a claim he holds against the bank; and it is immaterial whether or not the debt due to the bank had matured at the time of its insolvency. *Scott* v. *Armstrong*, *13 S. Ct.*, *148* (*146 U. S.*, *449*, followed). *Mercer* v. *Dyer*, (*Mont.*) *39 P.*, *314*.

44. Defendant bank discounted for W. a draft which was subsequently paid by the drawee, and placed the proceeds to W.'s credit, not knowing that plaintiff was entitled thereto. Afterwards, and while part of the proceeds remained to W.'s credit, plaintiff notified defendant of his claim. *Held*, that defendant could not set off against plaintiff's claim to such balance a claim against W. on paper discounted before the draft, but maturing after the notice of plaintiff's claim. *Heidelbach* v. *National Park Bank* (*Sup.*), *33 N. Y. S.*, *794*.

45. A bank has no right to retain the balance of a customer's deposit to apply to an indebtedness of the customer of the bank not yet matured, unless it is authorized to do so by contract. *Ib.*

46. By agreement, a national bank, instead of the usual deposit of securities as collateral for payment of its daily balance at the clearing house, each day left with the clearing house all checks drawn on it, and other evidences of its indebtedness received from other banks, to be held until the balance due from it for the day was paid. While certain checks and other evidences of its indebtedness were so held the bank was closed. The clearing house collected the amount of the checks, etc., from the banks from which they had been received, and therefrom paid, besides the bank's balance for the day, due bills given by it for its balance for the preceding day, by their terms payable only through the clearing house the day after issue, and actually in the exchanges when the bank closed, and applied the remainder toward cancellation of clearing-house loan certificates issued to the bank under an agreement between the banks whereby any loss from failure of one to pay such certificates was chargeable on the others. *Held*, that the receiver of the bank, taking its assets subject to all equities and rights against it, had no equity, in a suit against the clearing house alone, to question the appropriation of the money paid by the other banks. *Philler* v. *Yardley*, *62 Fed. Rep.*, *645*.

47. When an indorser pays a note to a bank, and takes a receipt containing an order for a surrender of the note on return of the receipt, the relation between the bank and the indorser is not that of debtor and creditor, but it is a fiduciary relation, entitling the indorser, on the bank becoming insolvent without applying the money on the note or procuring its surrender, to have the assets in the hands of its receiver applied in payment thereof. *Massey* v. *Fisher*, *62 Fed. Rep.*, *958*.

48. The right to set-off, except as it is enforced in equity, is a matter of local legislation; and the Federal courts, sitting in any State, when dealing with the subject, will follow the rules established by the tribunals of the State. *Charnley* v. *Sibley et al.*, *73 Fed. Rep.*, *980*.

49. Where the State statute of set-off, as in Illinois, does not authorize a set-off, in action on contract, of unliquidated damages arising out of contracts or torts not connected with the subject-matter of the suit, there can be no set-off, in an action at law, of such damages, even as against an insolvent or nonresident plaintiff. *Ib.*

50. It is no objection to a set-off, claimed by a defendant, that it is inconsistent with another set-off previously claimed by him and rejected as improper. *Ib.*

51. Under Rev. St. U. S., § 5236, providing that the Comptroller of the Currency, after providing for the redemption of the notes of an insolvent national

OFFSET—Continued.

bank, shall make a ratable dividend of the money paid him by its receiver among those who proved claims against it, and section 5242, providing that transfers of notes owing a national bank, made after it has committed an act of insolvency, to prevent such application of its assets, shall be void, the maker of a note held by an insolvent national bank can not, in defense to an action thereon by its receiver, offset a claim against the bank which was assigned to him after the bank suspended and before the receiver was appointed. *Davis* v. *Knipp* (*Sup.*), *36 N. Y. S., 705.*

52. Where a depositor is sued by the temporary receiver of a bank on a note payable thereto, set-off to the amount of his deposit may be allowed defendant, on application to the court. *People* v. *St. Nicholas Bank, 28 N. Y. S., 114; 76 Hun, 522*, followed. *Sickles* v. *Herold* (*Com. Pl.*), *36 N. Y. S., 488.*

53. In an action by the temporary receiver of a bank against a depositor on a note payable to the bank, where the amount of defendant's deposit, which bears no interest, is allowed as a set-off, the receiver will not be required to pay interest thereon, in the absence of proof that the money earned any interest while in his hands. *Ib.*

54. A holder of stock in a national bank is not entitled to offset against an assessment ordered by the Comptroller upon his stock the amount of his deposits at the time the bank became insolvent. *Wingate* v. *Orchard, 75 Fed. Rep., 241.*

55. Rev. St. U. S., sec. 5242, by providing that no national bank, when insolvent or in contemplation of insolvency, shall so dispose of its assets as to prevent their proper application to the redemption of its circulating notes and the ratable distribution of the remainder among its creditors, does not prohibit the allowance of any valid set-off, legal or equitable, which a debtor of the bank has against any obligation owing by him to it at the time of its insolvency, the allowance of such set-off not being the creation of a preference. *Armstrong* v. *Warner* (*Ohio Sup.*), *31 N. E., 877.*

56. A national bank received on deposit a check drawn by plaintiff on another bank, and carried the amount to the credit of his agent, upon the agreement that he would take for part of the sum a draft drawn on another bank and would not immediately check out the balance. Before the draft was presented the drawer bank, which was insolvent, passed into the hands of a receiver, without having provided any funds with which to pay it. The check, payment of which had been stopped, came into the possession of the receiver, and the draft belonged to plaintiff. *Held*, that plaintiff was entitled in equity to have the amount of the draft set off against his liability on the check. *Ib.*

57. Under an assignment for the benefit of creditors, a note given for obligations of the firm should be allowed against the firm assets, though it was signed by the partners individually. *Union National Bank* v. *Henry Dreyfus & Co., 61 Ill. App., 323.*

58. In an action against a bank and its officers and receivers for the conversion of a special deposit, a set-off will be allowed for the payment of part of the deposit by an agent bank in a foreign country, also in the hands of a receiver, to which the deposit had been transferred. *El Paso National Bank* v. *Fuchs* (*Tex. Civ. App.*), *34 S. W., 203.*

59. In an action on a note by a firm, to which it is payable, defendant can not offset a claim against a copartner of such firm. *Woolman* v. *Capital National Bank* (*Colo. App.*), *31 P., 235.*

60. No reply is required to an answer, in an action on a note, admitting the execution and delivery of the note, but denying that plaintiff has any interest in the same, and alleging that the action is brought under a conspiracy between plaintiff and a copartner of the payee firm to prevent a set-off by defendant against such partner. *Ib.*

61. A company borrowed money from a national bank at a rate of interest in excess of that prescribed by Rev. St. U. S., § 5197, and gave its note to the bank for $5,000. The bank also discounted, from time to time, sundry notes indorsed by the company to the bank in the ordinary course of business. Before the maturity of any of the notes the company became insolvent, and a receiver was appointed, who took charge of all its property. The receiver thereafter recovered a judgment against the bank for twice the amount of interest paid by the company to the bank on the note for $5,000, as the penalty provided for taking interest in excess of the rate prescribed by the statute. Subsequently to the recovery of that judgment, the bank obtained two judgments in the same court in which the receiver brought his action—one for the balance due on the note for $5,000, and one against the company for the amount due on the discounted notes indorsed by the company to the bank. *Held*, in an action

OFFSET—Continued.

to enjoin the collection of a balance due on the judgment in favor of the receiver and for other relief, that the judgments in favor of the bank were, on principles of equity, a proper subject of set-off against the judgment in favor of the receiver. *Barbour* v. *National Exch. Bank (Ohio Sup.), 33 N. E., 542.*

62. Usurious interest previously received by a national bank in the course of renewals of a series of notes, terminating in one upon which suit is brought, can not be pleaded by way of set-off or payment, but the only remedy is a separate action for double the interest paid by him. *Oldham* v. *Bank, 85 N. C., 240; 3 N. B. C., 688.*

63. A bank may set off against a general deposit a debt due it from the depositor. *People's Bank and Trust Co.* v. *Tufts (N. J. Sup.), 35 A., 792.*

64. The indorser of a note held by an insolvent bank may have his money on deposit in the bank set off against the note, though the note was not due when the bank assigned, if the maker is insolvent and the indorser has no security. *O'Connor* v. *Brandt (Sup.), 42 N. Y. S., 1079.*

65. A bank can not set off against the deposit of an insolvent depositor notes owing to it by him which had not matured at the time of his assignment in insolvency. *Homer* v. *National Bank of Commerce (Mo. Sup.), 41 S. W., 790.*

66. Where a bank informed a depositor that unless his account was more satisfactory it would discontinue discounting and loaning to him, and he promised to keep a fair balance to justify the credit extended, an agreement that in case of his insolvency the bank might apply his deposit to payment of its unmatured demand against him could not be implied. *Ib.*

67. A bank has the equitable right to set off, against deposits made with it by an insolvent, before making an assignment for the benefit of creditors, a debt due it from the insolvent which at the time of the assignment was not yet due. *Kentucky Flour Co.'s Assignee* v. *Merchants' National Bank (Ky.), 13 S. W., 910.*

68. In an action by an assignee for benefit of creditors of a bank, to recover a balance due from another bank, a check drawn on the insolvent bank, which came into the hands of defendant prior to the assignment, and to which no defense is set up, should be allowed as a set-off, though defendant is not the owner of the check, but holds it for collection. *Penn. Bank* v. *Farmers' Deposit National Bank (Pa.), 20 A., 150; 130 Pa. St., 209.*

69. In an action against the indorser of a promissory note which matured in the hands of plaintiff as receiver of an insolvent national bank, defendant's deposit in the bank can not be made the subject of a set-off, and as the claim therefor existed before the receiver's right accrued, and its allowance would be contrary to the spirit of Revised Statutes, United States, section 5242, making payments of money by an insolvent national bank to shareholders or creditors, with a view to preference, or to evading the disposition of assets, as required by statute, null and void, and section 5234, requiring the receiver, after collecting debts, etc., to turn over all money to the United States Treasurer for a ratable distribution among creditors. *Stephens* v. *Schuchmann, 32 Mo. App., 333.*

70. An affidavit of defense in a suit by a receiver of an insolvent bank on a note of which the bank was a bona fide holder for value before maturity, alleging that defendant was an accommodation maker, and that the indorsers, who were not parties to the suit, had a certain sum on deposit in the bank when it became insolvent, which occurred after the note became due, but containing no allegations showing that they still owned such deposit, or that they desired to have the same used by the maker as a set-off in the suit against him, is insufficient to entitle him to set off the amount of such deposit on the ground that he was merely surety on the note, which was discounted by the bank in due course of business, in ignorance of his relation to the indorsers. *Earle* v. *Miller, 102 Fed. Rep., 600.*

PASS BOOK:

A pass book given by a bank to a depositor is not a written contract, but is a mere receipt for the amount deposited; and an action thereon is barred by the three-year limitation. *Talcott* v. *First National Bank, 36 P., 1066.*

PLACE OF BUSINESS:

1. The provisions requiring "the usual business" of the association to be transacted "at an office or banking house in the place specified in its organization certificate" must be construed reasonably, and a part of the legitimate business of the association which can not be transacted at the banking house may be done elsewhere. *Merchants' National Bank* v. *State National Bank, 10 Wall., 604.*

PLACE OF BUSINESS—Continued.

2. Although the general business of a national banking association is to be transacted at its place of business, yet, if the association is fully advised of the facts and does not object, and there is no fraud, its officers, when acting within the general scope of their authority, may bind it by acts done at another place. *Burton* v. *Burley, 9 Biss., 253.*
3. Under Rev. St., sec. 5190, providing that "the usual business of each national banking association shall be transacted at an office or banking house located in the place specified in its organization certificate," a national bank can not make a valid contract for the cashing of checks upon it at a different place from that of its residence, through the agency of another bank. *Armstrong* v. *Second National Bank of Springfield, 38 Fed. Rep., 883.*
4. Whatever the terms of such an arrangement, being made before the date of the drawee bank's certificate of organization, it is invalid under Rev. St., sec. 5136, providing that no banking association "shall transact any business, except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." *Ib.*

POST NOTES:

1. A certificate of deposit, indorsed by payee, is not in violation of sec. 5183, Rev. St., which forbids national banks to issue any other notes to circulate as money than such as are authorized by the provisions of the statute. *In re Hunt, 141 Mass., 515.*
2. Certificates of deposit in the ordinary form, issued by a national bank to depositors and payable to order, are not post notes within the prohibition of sec. 5183, Rev. St. *Riddle* v. *First National Bank of Butler, 27 Fed. Rep., 503.*

POWERS:

1. To the enumerated powers of national banking associations are to be superadded all the powers incidental to the business of banking. *Pattison* v. *Syracuse National Bank, 80 N. Y., 82.*
2. A national bank may buy a check drawn upon another bank, and whether the check is payable to order or to bearer is immaterial. *First National Bank of Rochester* v. *Harris, 108 Mass., 514.*
3. A national banking association, in the compromise of a claim growing out of its legitimate business, may take railroad stock. *First National Bank of Charlotte* v. *National Exchange Bank of Baltimore, 92 U. S., 122.*
4. And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. *Ib.*
5. A national banking association may take and hold the coupons of municipal bonds, and may maintain actions thereon. *First National Bank of North Bennington* v. *Town of Bennington, 2 N. B. C., 437; Lyons* v. *Lyons National Bank, 19 Blatch., 279.*
6. A national banking association may receive a deposit to be held by it as security for the faithful performance of a contract between the depositor and another. *Bushnell* v. *The Chautauqua County National Bank, 10 Hun., 378.*
7. Whatever the terms of an arrangement being made before the date of the drawee bank's certificate of authorization, it is invalid under Rev. St., sec. 5136, providing that no banking association "shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." *Armstrong* v. *Second National Bank of Springfield, 38 Fed. Rep., 883.*
8. Where an association has made or ratified a contract to give a person a certain number of the shares of its stock, upon condition that he will continue to do his business with it, and derives the benefit from this contract, the other party may recover of the association the value of the shares. *Rich* v. *State National Bank of Lincoln, 7 Nebr., 231.*
9. As the national currency act of 1864 authorizes banks created under it to buy and sell coin, such bank, having coin in pledge, may sell and assign its special property therein. *Merchants' National Bank* v. *State National Bank, 10 Wall., 604.*
10. The clause requiring the usual business of the bank to be done at an office or banking house in the place selected does not prevent its purchase of coin at the banking house of another bank. *Ib.*
11. In adjusting and compromising claims growing out of a legitimate banking transaction, it may take stocks of other corporations with a view to selling them at a profit. *First National Bank* v. *National Exchange Bank, 92 U. S., 122.*

POWERS—Continued.

12. A national bank is not prohibited by law from guaranteeing payment of a note. *People's Bank* v. *National Bank, 101 U. S., 181.*
13. Under national banking act one can exercise only the powers expressly granted and those necessarily incidental. *Logan County National Bank* v. *Townsend, 139 U. S., 67.*
14. It is not negligence for a bank to intrust its cashier to select and hire and pay out of his salary all the clerks and other servants employed in the banking room, no negligence being shown in the selection of the cashier. *Smith* v. *First National Bank in Westfield, 99 Mass., 605.*
15. An indorsement by a married woman, expressly charging her estate with the payment of a note, is such a security as a national bank may take. *Third National Bank* v. *Blake, 73 N. Y., 260; 2 N. B. C., 300.*
16. A national bank empowered by charter to provide necessary real estate for its business may make a contract to prevent the erection of buildings on adjacent land so as to secure light and air for its banking house. *Trustees of First Presbyterian Church* v. *National State Bank, 29 A., 320.*
17. A bank empowered to discount negotiable notes has power to purchase such notes. *Pape* v. *Capitol Bank of Topeka, 20 Kans., 440; 27 Am. Rep., 183; 2 N. B. C., 238.*
18. The enumeration of banking powers in the national banking act is not significant of an intention to place any special restrictions upon national banks as distinguished from State banks. The enumeration is of the general, not the incidental powers. *Pattison* v. *Syracuse National Bank, 80 N. Y., 82.*
19. A national bank may guarantee the payment of commercial paper as incidental to the exercise of its power to buy and sell the same. *Thomas* v. *City National Bank, 58 N. W., 943.*
20. National banking associations can engage in the business of dealing in and exchanging Government securities. *Van Lenren* v. *First National Bank, 54 N. Y., 671; Yerkes* v. *National Bank of Port Jervis, 69 N. Y., 383; Leach* v. *Hale, 31 Iowa, 69.*
21. Under Rev. St., sec. 5136, providing that no banking association shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller to commence the business of banking, correspondence between one bank and the person who became the president of a bank afterwards formed can not constitute an agreement controlling the business between the banks, but may be referred to, in connection with other evidence, to show what was their understanding. *First National Bank of Wellston* v. *Armstrong, 42 Fed. Rep., 193.*
22. A loan of money made by a national bank on the security of a mortgage is not in violation of the national banking act. *Fortier* v. *New Orleans National Bank, 112 U. S., 439; 3 N. B. C., 140.*
23. Where a national bank holds stock in a savings bank and receives dividends thereon, it is estopped, in an action against it to enforce its liability as such stockholder to a depositor in the savings bank, from claiming that it is ultra vires for it to hold such stock in the absence of a statute expressly prohibiting it. *Kennedy* v. *California Savings Bank et al., 35 P., 1039.*
24. In an action by a national bank upon a promissory note it can not be pleaded by an indorser as a defense that the bank acquired the note by purchase; for even if such purchase is in excess of the power of the bank, this can be availed of only in proceedings by the Government to forfeit the franchises of the bank. *Prescott National Bank of Lowell* v. *Benjamin F. Butler, 32 N. E., 909; 157 Mass., 548.*
25. Even if a national bank does not get the legal title to the promissory note bought in the market, it may maintain a suit as the holder thereof. *Ib.*
26. A national bank has power to take an assignment of a mortgage on land to secure a loan made at the time of the assignment. *First National Bank of Aberdeen* v. *Andrews et al.; Young* v. *Same, 34 P., 913; 7 Wash., 261.*
27. Under Rev. St. U. S., sec. 5136, subdivision 4, authorizing national banks "to sue and be sued, complain, and defend in any court of law or equity, as fully as natural persons," such banks have power to employ attorneys to prosecute or defend suits, and the president may agree as to their compensation. *National Bank* v. *Earl (Okla.), 39 P., 391.*
28. The national banks of a city formed a clearing-house association to facilitate the settlement of daily balances between them at a fixed place, and agreed, in order to dispense with the handling of money, that the several banks should deposit in the hands of a committee either cash or securities at a fixed ratio on their capital stock, for which the committee

POWERS—Continued.

should issue certificates to be used in paying balances against the several banks. Subsequently the association, for the purpose of enabling the members to afford assistance to the mercantile and manufacturing community, and also to facilitate the daily interbank settlements, authorized the committee to receive from any member additional deposits of cash or securities and issue certificates therefor in such amounts and to such percentage as they deemed advisable, which certificates should be accepted in payment of daily balances on condition that the deposits therefor should be held by the committee as a special deposit, pledged for the redemption of the certificates, and the committee were made the trustees for all the members of the association and authorized to collect such deposits. *Held*, that there was no violation of the laws relating to national banks. *Philler* v. *Patterson (Pa.)*, *32 A.*, *26*.

29. Where an assignment of a judgment belonging to a bank is made by one of its officers, in its name, to an individual, who, in consideration thereof, transfers property to the bank officer, such transfer constitutes a valid consideration moving to the bank, since a trust results in its favor as to the property transferred to its officer. *Cox* v. *Robinson*, *70 Fed. Rep.*, *760*.
30. The officers of a national bank, acting for it, are presumed to have the powers which they assume publicly, with the knowledge and acquiescence of the board of trustees, who are presumed to see what is made apparent before the eyes of the public in the action of their agents. *Ib.*
31. When a judgment belonging to a national bank is transferred without collecting it, the presumption is that the transfer is unauthorized. *Ib.*
32. A national bank can not loan its credit or become an accommodation indorser. *National Bank of Commerce* v. *Atkinson* (*C. C.*), *55 F.*, *465*.
33. A national bank may purchase negotiable paper. *First National Bank of Greenville* v. *Sherburne*, *14 Bradw.*, *566*; *3 N. B. C.*, *382*.
34. The private knowledge of the president of a bank of the failure of the consideration of a note purchased by it is not attributable to the bank. *Ib.*
35. A national bank has power to borrow money on call for the purposes of its business. *Chemical National Bank of New York* v. *Armstrong*, *76 Fed. Rep.*, *339*.
36. The vice-president of a national bank, who is the acting president, may, in conformity with established custom, without special authority from the board of directors, borrow money on behalf of the bank from another bank. *Bank* v. *Armstrong*, *14 Sup. Ct.*, *572*; *152 U. S.*, *346*, distinguished. *Ib.*
37. A bank dealing with the chief executive officer of another bank has a right to trust in his integrity and transact business with him accordingly, there being nothing in the known state of the affairs of his bank or his relations to it to excite suspicion. *Ib.*
38. The discounting of commercial paper, and the receipt of the proceeds on deposit to disburse to a certain person when a certain service is performed are within the powers of a bank, and such power may be exercised by the cashier or managing officer. *Kansas National Bank* v. *Quinton* (*Kan. Sup.*), *48 P.*, *20*.
39. When the directors of a bank permit an officer to hold himself out to the public as being invested with absolute power to manage and control its affairs, in such manner and for such length of time as to lead innocent persons to make contracts with him, honestly believing that he has the authority he claims, the bank can not repudiate such contracts. *Cox* v. *Robinson*, *82 Fed. Rep.*, *777*.
40. A national bank, owner of a judgment for the payment of which defendant was bound, through its vice-president assigned such judgment to defendant, the consideration being the transfer by defendant to the vice-president of another judgment, which the latter had obligated himself individually to pay, but in the interest of the bank. The vice-president had no express authority from the directors to make the assignment, but he was the largest stockholder, a director, and had long been the principal acting officer of the bank, and general manager of its business, exercising the power of transferring its property and indorsing its notes, with the knowledge and acquiescence of the directors, and he was generally reputed in the community to be its owner. *Held*, in an action by the receiver of the bank, that the jury were justified in finding that the vice-president had authority to make the assignment, and that the bank received a consideration therefor. *Ib.*
41. The purchase of its own stock by a national bank, not for the purpose of preventing, or necessary to prevent, a loss upon a debt previously contracted, is illegal, and the bank may maintain an action at law to recover the money paid therefor without tendering back the stock. *Burrows* v. *Niblack*, *84 Fed. Rep.*, *111*.

POWERS—Continued.

42. Where a State treasurer places State funds in a national bank subject to check, the bank giving security therefor and agreeing to pay interest on daily balances, the transaction is a deposit and not a loan to the bank. *State of Nebraska* v. *National Bank of Orleans, 88 Fed. Rep., 947.*
43. Giving bond to secure funds deposited with it is within the power of a national bank, and sureties on such bond are liable. *Ib.*
44. The purchase by a corporation, only empowered by its charter to transact a banking business, of the stock of another corporation, as an investment, and not as security or in payment of a debt, is ultra vires and void, and can not be validated by estoppel. Hence such a corporation can not be held liable for an assessment as a stockholder of a national bank, where it purchased the stock as an investment, although it retained such stock until the national bank became insolvent, and received dividends thereon. *Schofield* v. *Goodrich Bros. Banking Co., 98 Fed. Rep., 271.*

PRACTICE:

1. A cross bill is brought either to aid in the defense of the original suit or to obtain a complete determination of the controversies between the original complainant and the cross complainant over the subject-matter of the original bill. If its purpose is other than this, it is not a cross bill. A cross bill may not interpose new controversies between codefendants to the original bill, the decision of which is unnecessary to a complete determination of the controversies between the complainant and the defendants over the subject-matter of the original bill. If it does so, it becomes an original bill and must be dismissed, because there can not be two original bills in the same case. *Stuart* v. *Hayden, 72 Fed. Rep., 402.*
2. Complainant's bill sought to subject defendant to liability for an indebtedness of a railroad company to complainant on four grounds, viz: That defendant was the owner of stock in the railroad company upon which a part of the subscription, exceeding the railroad company's indebtedness, was unpaid; that, through various transactions in the issue, cancellation, and reissue of stock, and the purchase of shares owned by other parties with funds of the railroad company, there had been a misappropriation of the railroad company's property applicable to the payment of its debts, for which defendant was responsible; that defendant, and others confederating with him, had caused real estate of the railroad company to be conveyed to defendant without consideration; that defendant, combining with others, had misrepresented the financial condition of the railroad company, thereby inducing complainant to loan it money, which he had lost. *Held*, that, though the first and second grounds of liability, growing out of the defendant's connection with the railroad company as an officer and stockholder therein, might be united, the third and fourth grounds had no legal connection with the former, and the bill was multifarious. *First National Bank of Sioux City* v. *Peavey, 75 Fed. Rep., 154.*
3. Where suit is brought in equity to enforce subscriptions to the capital stock of a corporation as part of a trust fund for the benefit of the creditors of such corporation, the bill must be so framed as to be for the benefit of all the creditors who are entitled to the trust fund sought to be reached. *Ib.*
4. A stipulation that a cause should be "heard" at the place where the judge resided, which was other than that of holding court, coupled with the fact that the evidence was submitted there, that two terms of court were afterwards held before the expiration of the judge's term of office, and that neither party took any steps to have the decision made at either of said terms, although they must have known that it could not otherwise be made by the then judge, except in vacation, amounts to an agreement that it might be made in vacation. *Babcock* v. *Wolf, 28 N. W., 490; 70 Iowa, 676,* followed. *Shenandoah National Bank* v. *Read (Iowa), 53 N. W., 96.*
5. In an action against a bank on a deposit, the bank answered by a general denial. During the trial it undertook to prove payment. Objection being made to the relevancy of the proof, an agreement was made in open court whereby the bank was allowed twenty days to amend its answer "in any manner" with the same effect as if presently filed, and the trial proceeded. The instructions given excluded from the jury the consideration of the issue of payment which was finally tendered by the amended answer, filed after trial, but within the stipulated time. *Held*, that the plaintiff was bound by the terms of his stipulation, and that the judgment must be reversed for failure to submit the issues finally framed to the jury. *Tecumseh National Bank* v. *Harmon (Nebr.), 66 N. W., 1128.*

PRACTICE—Continued.

6. The court below, after giving the parties ample opportunity to present affidavits on a motion for the appointment of a receiver, did not abuse its discretion in refusing to hear more affidavits, not presented at the proper time. *Farmers' National Bank* v. *Backus (Minn.), 66 N. W., 5.*
7. A national bank, having discounted a note for an indorser, and having sued the maker, may receive payment from the indorser and assign the note and the suit to the indorser, and he may prosecute it in the name of the bank for his own benefit against the maker. *Ticonic National Bank* v. *Bagley, 68 Me., 249; 2 N. B. C., 245.*
8. A national bank agreed with the maker of notes to procure their discount for a commission, and indorsing them under an accommodation indorser, procured their discount by another national bank, before maturity, in good faith and without notice. The notes being dishonored, the bank indorser took them up and sued the accommodation indorser. *Held*, that the action was maintainable. *National Bank of Gloversville* v. *Wells, 15 Hun., 51; 2 N. B. C., 333.*
9. The complaint alleged that the plaintiff is a corporation organized under the national banking act of the United States; the defendant made his promissory note for $5,000, payable to the plaintiff, at said bank, for value received, with interest, and containing an agreement which recites that the defendant "having deposited with the bank, as collateral security," a certain certificate of stock "giving the plaintiff full power, in case of default in the payment of the note at maturity, to sell the stock at private or public sale, and apply the proceeds to the payment of the note;" that the note was not paid at maturity, and that the stock has not been sold or the lien foreclosed, and demands judgment for $5,000 and that the lien upon the stock be foreclosed, etc. *Held*, that the complaint alleges a good cause of action. *Farmers and Mechanics' National Bank of Buffalo* v. *Rogers, Buff. Super. Ct., June 29, 1889; 3 N. B. C., 683.*
10. The complaint alleged that the plaintiff had done business in Buffalo, N. Y., upward of ten years, and the name "Farmers and Mechanics' National Bank of Buffalo" is recited in the complaint. *Held*, that there was sufficient to fix the location at Buffalo, N. Y., under Code Civ. Pro., sec. 1775. *Ib.*
11. Although the plaintiff had the right under the agreement to sell the stock without action, he may come into court and ask its direction. *Ib.*
12. Under Code Civ. Pro., sec. 484, such as were formerly denominated legal or equitable, or both, may be joined in the same complaint. *Ib.*
13. When the finding in the circuit court involves mixed questions of law and fact, and is general in its form, nothing is open to review in the circuit court of appeals except the rulings made in the progress of the trial, the findings being conclusive as to the facts. *Humphreys* v. *Third National Bank of Cincinnati, Ohio, 75 Fed. Rep., 852.*
14. When a jury is waived in the circuit court, a party wishing to raise any question of law upon the merits in the court above should request special findings of fact, framed like the verdict of a jury, and reserve his exceptions to those special findings if he deems them not sustained by the evidence; and if he wishes to except to the conclusions of law drawn by the court from the facts found he should have them separately stated and excepted to. *Ib.*
15. A complaint on bills of exchange, filed by the payee against the drawer, may be amended by joining an additional cause of action based on defendant's promise to pay certain checks of a third party, upon which plaintiff had advanced the amount therein called for, since this is kindred in character to the original causes of action and might originally have been joined with them. *Bowen* v. *Needles National Bank, 79 Fed. Rep., 51.*
16. To a suit brought against a bank to recover money deposited with it by a corporation, which plaintiffs claimed acted as their agent in making the deposit, and which deposit the bank had applied to the payment of a debt to it from the depositor, the corporation making the deposit was a proper, and even necessary, party; but as, on the rendition of the decree in favor of complainants, that company appeared entitled to no right or relief, and was not subjected to any liability, a dismissal as to it was proper. *Union Stock Yards National Bank* v. *Moore et al., 79 Fed. Rep., 705.*
17. Where the case is tried by the circuit court without a jury, and it makes a special finding of facts, with conclusions of law, alleged errors of fact are not, on a writ of error, subject to revision by this court, if there was any evidence on which such findings could be made. *Hathaway* v. *First National Bank of Cambridge, 134 U. S., 491.*

PRACTICE—Continued.

18. Where the circuit court finds ultimate facts which justify the judgment rendered, its refusal to find certain specified facts, and certain propositions of law based on those facts, will not be reviewed by this court, on a writ of error, if they were either immaterial facts or incidental facts, amounting only to evidence bearing on the ultimate facts found. *Ib.*
19. The law requires diligence on the part of the applicant for removal. He can not remain passive, and then after the lapse of several terms of the State court make an application for removal. *National Bank of Clinton, Iowa,* v. *Dorset Pipe and Paving Co., 20 Fed. Rep., 707.*
20. Court can not take judicial notice of matters that do not appear in the record. *Ib.*

PREFERENCE. *See* Preferred claims.

1. If the officers of a national bank, at the time of pledging a note to secure a depositor who had been allowing the bank to use his money, and who was apprehensive of a loss thereof, saw that the bank was approaching failure, and made the pledge to keep the note out of the assets to be distributed, such pledge would be void; but if they made it to prevent failure, and expecting to prevent failure, by retaining and using the deposit to pay other depositors, it would be good. *Roberts, Receiver,* v. *Hill, 23 Fed. Rep., 311.*
2. On examination of the circumstances of this case: *Held,* that the pledge should be sustained. *Ib.*
3. The word "insolvency," as used in sec. 52 of the act of 1864 (13 St. at Large, 115; Rev. St., sec. 5242), making void all transfers, assignments, payments, etc., "made after the commission of an act of insolvency, or in contemplation thereof," is synonymous with the same word as used in the bankrupt act, and means a present inability to pay in the ordinary course of business. *Case* v. *Citizens' Bank of Louisiana, 2 Woods, 23; 1 N. B. C., 276.*
4. To make transfers, assignments, etc., void under sec. 52, it is only necessary that the insolvency should be in the contemplation of the bank making transfers; the parties receiving the transfers need not know of or contemplate such insolvency. *Ib.*
5. A bank is in contemplation of insolvency when the fact becomes reasonably apparent to its officers that the concern will presently be unable to meet its obligations, and will be obliged to suspend its ordinary operations. *Roberts, Receiver, etc.,* v. *Hill, administrator, etc., 24 Fed. Rep., 571.*
6. The intent to give a preference is presumed when a payment is made to a creditor by a bank whose officers know of its insolvency, and therefore that it can not pay all of its creditors in full. *Ib.*
7. Where property is transferred by a bank to a creditor to avoid paying him the amount due him, and thus postpone the failure of the bank, it is none the less fraudulent and void. *Ib.*
8. The Pacific National Bank of Boston suspended November 18, 1881, but after examination resumed March 18, 1882, with the consent of the Comptroller of the Currency, and continued to transact business until May 22, 1882, when it again failed. Between March 24, 1882, and April 28, 1882, certain creditors, whose claims had been disputed and placed in a suspense account, attached the property of the bank, whereupon the bank gave bond, with the president and a director as sureties, and the attachments were dissolved. The bank transferred to the sureties March 22, 1882, a certificate of deposit for $100,000 on another bank, which, on April 13, 1882, was exchanged for other property. *Held,* that such transfer was not made after the commission of an act of insolvency by the bank or in contemplation thereof, and with a view to a preference or to prevent the application of the assets as prescribed by the banking act. *Price, Receiver,* v. *Coleman et al., 22 Fed. Rep., 694.* Reversed in *Butler* v. *Coleman, 124 U. S., 721.*
9. After a vote of the directors to close their bank and go into liquidation, any transfer of the assets of the bank to a creditor, whereby that creditor secures a preference, will be presumed to be made with a fraudulent intent. *National Security Bank* v. *Price, Receiver, 22 Fed. Rep., 697.*
10. A bank, being in an embarrassed financial condition, received a loan of money from defendant upon depositing with a certain commercial firm a portion of its assets as security. *Held,* that the fact that one of the members of such firm was president of the bank did not render the transaction illegal, and that the bank could not escape liability for such loan on the ground that the president had no authority to effect it, where it appeared

PREFERENCE. *See* Preferred claims—Continued.

that it was effected with the knowledge of the directors, and the money was received and used by the bank. *Casey* v. *La Société de Crédit Mobilier de Paris, 2 Woods, 77: 1 N. B. C., 285.*

11. Section 2, act Congress June 30, 1876 (19 St. at Large, p. 63), provides that the individual liability of shareholders of an insolvent national bank, fixed by Rev. St., sec. 5151, "may be enforced by any creditor of such association by a bill in equity in the nature of a creditor's bill, brought by such creditor on behalf of himself and all other creditors." *Held*, that a mortgage of all his individual property executed by a cashier and stockholder of such bank, after it had closed its doors, to secure a depositor, amounted to a preference, and was void as against the judgment recovered against the cashier by the receiver under Rev. St., sec. 5151, either in the hands of the receiver or in those of a purchaser from him for value. *Gatch* v. *Fitch et al.; Sunman* v. *Gatch et al., 34 Fed. Rep., 566.*
12. To render a transfer by a national bank made after an act of insolvency, or in contemplation of insolvency, void under sec. 52 of the act of 1864 (Rev. St., sec. 5242), it must have been made either with a view to prevent the application of the assets in the manner prescribed by the national banking act, or with a view to the preference of one creditor to another. *Casey* v. *La Société de Crédit Mobilier de Paris, 2 Woods, 77; 1 N. B. C., 285.*
13. The preference of one creditor to another mentioned in sec. 52 of the act of 1864 is a preference given to an existing creditor for a preexisting debt, and does not refer to a case where one makes a loan to a bank and receives a concurrent transfer of property as security therefor. *Ib.*
14. Construction and application of Rev. St., sec. 5242, as to transfers by insolvent national banks. *National Bank* v. *Butler, 129 U. S., 223.*
15. What motive is sufficient under Rev. St., sec. 5242, to invalidate a transfer by a national bank. *Ib.*
16. The term "insolvency," as used in sec. 5242, Rev. St., forbidding transfer of the assets of national banking associations after or in contemplation of such insolvency, has the same meaning as it had in the bankrupt act; that is, it does not mean an absolute inability of a debtor to pay his debt at some future time upon a settlement and winding up of his affairs, but a present inability to pay in the ordinary course of business. *Case* v. *Citizen's Bank of Louisiana, 2 Woods, 23; Market Bank* v. *Pacific National Bank, 30 Hun., 50.*
17. Notes given in renewal of other notes held by a national bank, the original notes not being returned to the maker, are not "evidence of debt" or "assets" within Rev. St., sec. 5242, declaring void all transfers of "evidence of debt" owing to any national bank made after insolvency, or in contemplation thereof, to prevent the application of the assets to the bank, as required by law, or with a view to prefer creditors. *First National Bank of Decatur* v. *Johnston, 11 So., 690; 97 Ala., 655.*
18. The question whether a savings bank which was a depositor with a national bank which has become insolvent shall be paid in full pursuant to State statute is a question arising under the laws of the United States, and entitles the receiver of the bank when sued for such deposit to remove the case to the United States circuit court. *Auburn Savings Bank* v. *Hayes, 61 Fed. Rep., 911.*
19. The Pacific Bank of Boston, not being a member of the clearing house, used to deposit with the Security Bank all checks received by it to be collected through the clearing house, and was credited by the latter bank as a depositor. The directors of the Pacific Bank having one Saturday, after closing, determined to go into liquidation, dispatched a committee to Washington to confer with the Comptroller of the Currency as to the appointment of a receiver. The appointment was made about 10 a. m. on Monday. Monday morning the cashier of the Pacific Bank sent the checks and drafts received by mail to the Security Bank, and with them his check for the whole amount of the bank's deposits, for which he received a negotiable certificate of deposit of the Security Bank. The latter at the time held the Pacific Bank's negotiable certificate of deposit. The transaction occurred about 9.30 a. m., when no officer of the Security Bank knew or suspected that the Pacific Bank was insolvent. *Held*, that the cashier must have presumed that the Security Bank still held its certificate of deposit, and that in sending to it the checks and drafts he was making a transfer which necessarily gave a preference and was void under sec. 5242, Rev. St., and the Security Bank therefore could not set off the Pacific Bank's certificate of deposit against its own. *National Security Bank* v. *Butler, 129 U. S., 223; 3 N. B. C., 370.*

PREFERENCE. *See* Preferred claims—Continued.

20. Revised St., sec. 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with the view to a preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such a loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. *Armstrong* v. *Chemical National Bank, 41 Fed. Rep., 234.*
21. Section 5242, Rev. St., does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterwards paid the same, from applying the proceeds of collections made by it on paper in its hands belonging to the insolvent bank to the payment of the draft, since its lien on such collections runs from the date of the acceptance. *In re Armstong, 41 Fed. Rep., 381.*
22. In an action by the receiver of a national bank to recover back payments alleged to have been made by the bank in violation of the provision of the national banking act (sec. 5242), declaring void all transfers of securities and payments made by a bank organized under it, "after the commission of an act of insolvency, or in contemplation thereof, made with a view to prevent the application of its assets," as prescribed by the act, these facts were found: Defendant held three certificates of deposit issued by the bank, drawing 6 per cent interest; its cashier, for the reason alleged by him that the directors did not like his paying so large a rate of interest, voluntarily paid two of them, mostly by transferring to defendant negotiable paper. The third certificate was paid on presentation. The bank at the time of these payments was in fact insolvent and had been for years, but this was known only to the cashier; it was in good credit and had committed no act of insolvency, and paid all its obligations as they became due or were demanded for six weeks after the last of said payments was made: *Held*, that the complaint was properly dismissed, as plaintiff failed to show that the payments were made in contemplation of insolvency, or to prevent the application of the bank's assets as prescribed by the act. *Hayes, Receiver*, v. *Beardsley, 136 N. Y., 299.*
23. The insolvency of the bank was so concealed by the cashier that none of its directors had any suspicion thereof, and it was not discovered by the bank examiner: *Held*, that under the circumstances the fact that defendant was a director did not as matter of law charge him with liability for the payments made to him; that, it having been found that he acted in good faith and in ignorance of any wrongdoing or of the bank's insolvency, payments made to him were to be tested under said provisions like payments made to other creditors. *Ib.*
24. Under Rev. St., sec. 5242, which forbids all preferences among the creditors of insolvent national banks, a county whose money has been deposited by the county treasurer in a national bank that has become insolvent has no superior right over other depositors in the assets of the bank, where it is not shown that the identical funds deposited by the treasurer or the proceeds of such funds have come into the hands of the receiver. *Spokane County* v. *Clark, 61 Fed. Rep., 538.*
25. A county whose funds are deposited in a bank that fails has no preference over other depositors as to the bank assets where the identity of the funds deposited by the county has been lost. *San Diego County* v. *California National Bank, 52 Fed. Rep., 59*, disapproved. *Multnomah County et al.* v. *Oregon National Bank et al., 61 Fed. Rep., 912.*
26. A depositor is entitled to a preference where the deposit was made when the bank was hopelessly insolvent, which fact was concealed by the bank; and an equal amount may be recovered from the receiver, who has received the specific money among the general mass of the bank's funds. *Lake Erie and Western Railroad Company* v. *Indianapolis National Bank, 65 Fed. Rep., 690.*
27. The fact that the money was not marked, and, by a mingling with other funds of the bank, lost its identity, does not affect the right to recover in full, if it can be traced to the vaults of the bank, and it appears that a sum equivalent to it remained continuously therein until removed by the receiver. *Massey* v. *Fisher, 62 Fed. Rep., 958.*
28. Where a bank receives a note for collection and remittance, and did not remit, and fails with cash on hand less than the amount of the collection, the lien for trust funds converted is limited to the amount on hand, and does not extend to their assets, where there was no proof that they were obtained with the money converted. *Boone County National Bank* v. *Latimer, 67 Fed. Rep.*, 27.

PREFERENCE. *See* Preferred claims—Continued.

29. Where a depositor in a bank, known at the time by its officers to be insolvent, finding a mistake in the amount which he intended to deposit, told the teller to "put the money to one side," until he returned from his office, and the teller responded, "All right," but immediately mingled the deposit with the other funds of the bank, the deposit was impressed with a trust, and could be recovered in full, though not traceable directly into the hands of the assignee. *In re Commercial Bank (Ct. Insolv.), 2 Ohio N. P., 170.*

30. The provisions of the New York banking law, that debts due savings banks by an insolvent bank shall be preferred, is repugnant to Rev. St., sections 5236, 5242, requiring the assets of an insolvent national bank to be distributed ratably among the creditors, and is therefore inapplicable in the case of a national bank. *Davis* v. *Elmira Savings Bank, 16 S. Ct., 502.*

31. Where a general depositor presented his check to a bank, accompanied with a demand for payment, but by reason of the false representations of the president as to the solvency of the bank was induced to withdraw said check and to allow his money to remain in the bank, he can not, as a preferred creditor, maintain a bill to recover the amount of said check against a receiver appointed after the bank was declared insolvent. *Venner* v. *Cox (Tenn. Ch. App.), 35 S. W., 769.*

32. Plaintiff, under an agreement with a bank, deposited with it $2,000 to secure the bank and the sureties it might procure from liability as bail, and received a receipt reciting the deposit, and that it was payable on return of the certificate and release from liability on bail bond. The money, without the consent of plaintiff, went into the bank vault through the regular channels. *Held,* that the deposit was special, and, therefore, on the insolvency of the bank, plaintiff did not stand merely in the same position as the general creditors of the bank. *Anderson* v. *Pacific Bank (Cal.), 44 P., 1063.*

33. Where a bank collected a certificate of deposit left with it for collection, and subsequently, without paying over the proceeds, made an assignment for the benefit of creditors, the assigned property is impressed with a trust in favor of the owner of the collection, entitling him, in equity, to a priority over general creditors. *First National Bank* v. *Sanford, 62 Mo. App., 394.*

34. Where the treasurer and tax collector of a county, without authority of law, deposit county moneys in a bank, and receive certificates of deposit marked "Special," the title to the moneys does not pass, although there is no agreement that the identical bills shall be returned, and they are mixed with the bank's general funds, and the county is entitled to recover an equal amount from a receiver of the bank prior to the payment of the general depositors. *San Diego County* v. *California National Bank (C. C.), 52 Fed. Rep., 59.*

35. The directors of an insolvent corporation, being liable as indorsers upon certain indebtedness owing to a bank, transferred the property and assets of the corporation to one of their number, who assumed all the debts, and agreed to pay the same in eighteen months. The assignee sold a portion of such assets to E., who gave the bank a note for the purchase price, secured by mortgage on the property and the amount of the note was credited upon the debt due to the bank by the corporation. *Held,* that the transaction was fraudulent and void as to other creditors. *Berney National Bank* v. *Guyon (Ala.), 20 So., 530.*

36. Where a claim proved against the estate of an insolvent consists of two items, one of which is secured by mortgage, and is afterwards paid in full out of the proceeds of the mortgaged property, it is error after such payment to order that the claimant be paid dividends proportioned to his entire claim as proved, instead of to the residue of his claim. *In re Bates, 9 N. E., 257; 118 Ill., 524,* distinguished. *First National Bank* v. *Commercial National Bank (Ill. Sup.), 37 N. E., 1019.*

37. Though a corporation is insolvent, a creditor not connected with the corporation may obtain preference, before a court of equity obtains jurisdiction over it for winding up its affairs, by attaching the property of the corporation, though he is advised so to do by a director of the corporation. *La Grande Butter Tub Co.* v. *National Bank of Commerce (Mo. Sup.), 26 S. W., 710.*

38. A corporation in failing circumstances may, by conveyance, prefer one creditor to another in discharging its obligations, if such preference is made in good faith, while the property of the company remains in its possession, unaffected by liens or by process of law. *Uberger* v. *National Bank of Commerce (Mo. Sup.), 25 S. W., 657.*

PREFERENCE. *See* Preferred claims—Continued.

39. A conveyance of property by a corporation in failing circumstances to discharge its obligations, though constituting a preference, is not rendered fraudulent because the amount of property conveyed largely exceeds the debt thereby preferred. *Ib.*

40. A conveyance of property by a corporation in failing circumstances to discharge its obligations, though constituting a preference, is not invalidated by a general assignment made the same day. *Ib.*

41. Section 130 of chapter 689 of the laws of New York of 1892, providing for the payment by the receiver of an insolvent bank, in the first place, of deposits in the bank by savings bank, when applied to an insolvent national bank, is in conflict with section 5236 of the Revised Statutes of the United States, directing the Comptroller of the Currency to make ratable dividends of the money paid over to him by such receiver, on all claims proved to his satisfaction, or adjudicated in a court of competent jurisdiction, and is therefore void when attempted to be applied to a national bank. *Davis* v. *Elmira Savings Bank, 161 U. S., 275.*

42. Where an insolvent debtor, just before making an assignment for the benefit of creditors, and after he has determined to make it, pays in cash an interest-bearing debt, not then due, and the creditor, without notice of the debtor's insolvency, or of his intention of making an assignment, receives the payment and surrenders the evidence of indebtedness, the transaction does not constitute a preference, within the meaning of the assignment law. *43 Ill. App., 499,* affirmed. *Illinois Paper Co.* v. *Northwestern National Bank (Ill. Sup.), 37 N. E., 66.*

43. The rule permitting the owner of a fund, which has been misappropriated by one who held it in trust or for a specific purpose, to follow the trust property in the hands of the trustee, or of a receiver, in case of insolvency, does not extend beyond permitting such owner to pursue the fund in kind, or in specific property into which it has been converted, or, if the fund has been mingled with the trustee's other property, to establish a charge on the mass of such property for the amount of such fund, and it does not give to the owner of such fund any rights, in preference to other creditors of the trustee, in property into which the trust fund has in no way entered. *Bank* v. *Latimer, 67 Fed. Rep., 27,* reaffirmed. *Metropolitan National Bank of Kansas City, Mo.,* v. *Campbell Commission Co., 77 Fed. Rep., 705.*

44. Baldwin, one of the executors and the general financial manager and custodian of the securities of an estate, and also the cashier of a national bank, purchased four accepted bills of exchange. To pay for them, he drew his check as executor on the deposit in the bank to the credit of the estate, and placed in the box containing the papers of the estate, usually kept in the cashier's desk in the bank, the drafts, with this memorandum attached: "Est. W. James, loan $25,000, Oct. 26th, 1881, C. Nugent & Co." The proceeds of the drafts were applied to the drawer's indebtedness to the bank. The bank failed, and the defendant was appointed receiver. He gave to the executors the box and all its contents except the drafts, which he kept, claiming that they were the assets of the bank. He refused to deliver them on demand, and collected them at maturity, but kept the proceeds separate. *Held,* that Baldwin, in the purchase of the drafts, acted as agent of the drawers, and as executor and not as cashier, and though Baldwin knew at the time that the bank was insolvent, yet the transaction being a bona fide purchase and not a plan to secure preference of the estate over other depositors, was not in violation of section 5242 of the Revised Statutes of the United States, which forbids the transfer of any bills of exchange, etc., owing to any national bank * * * after the commission of any act of insolvency or in contemplation thereof; and, further, that this court has jurisdiction to follow the proceeds of the drafts as trust property so long as they are identifiable, and to decree their payment to the estate. *Tuttle* v. *Frelinghuysen, 38 N. J. Eq., 12; 3 N. B. C., 576.*

45. This court accepts the construction given to a State statute against fraudulent conveyances by the highest court of the State as controlling. *Peters* v. *Pain, Griffin* v. *Peters, 133 U. S., 670, March 3, 1890.*

46. It is settled law in Virginia that an assignment by a debtor for the benefit of creditors will not be declared void, as given "with intent to delay, hinder, or defraud creditors, purchasers," etc., unless such an inference is so irresistible as to preclude any other; that the fact that creditors may be delayed or hindered is not of itself sufficient to vacate the instrument, and that one creditor may be preferred over another. *Ib.*

47. When an assignment for the benefit of partnership and individual creditors includes all the property of the grantors as partners and individually it

PREFERENCE. *See* Preferred claims—Continued.

should be construed distributively, partnership assets being applied to the payment of partnership debts and individual assets to individual liabilities. *Ib.*

48. As respects fraud in law, as distinguished from fraud in fact, in a conveyance, if that which is invalid can be separated from that which is valid without defeating the general intent, the maxim "Void in part, void in toto" does not necessarily apply, but the instrument may be sustained notwithstanding the invalidity of a particular provision. *Ib.*

49. An assignment for the benefit of creditors, with preferences, authorized the trustees to "make sale of the real and other personal estate hereby conveyed, at public auction or private sale, at such time or times, and place or places, and after such notice as to them shall seem best, and they may make such sale upon such terms and conditions as to them shall seem best, except that at any sale of said property, real or personal, at public auction, any creditor secured by this deed in the second class above enumerated shall have the right to purchase any part or parcel of said property so sold, and pay the said trustees therefor, at its full face value, the amount found due such purchaser secured by this deed, or so much thereof as may be necessary to enable such creditor to complete the payment of his purchase money, and to enable as many creditors as possible to become bidders on these terms, the said trustees may have the real estate hereby conveyed, or any part thereof, laid off into lots or parcels, as they may think best." *Held*, that the deed was not void in law because of the insertion of this provision. *Ib.*

50. The individual members of a private banking house, who were also the controlling directors in a national bank, made an assignment of their property for the benefit of creditors, which assignment was assailed as fraudulent in several matters, among which were alleged frauds upon the national bank, and frauds upon their own depositors previous to the assignment. *Held*, that violations of their fiduciary relations to the bank, or their treatment of their own depositors, did not render the assignment of all their property for the benefit of their creditors fraudulent for that reason. *Ib.*

51. The knowledge by a director and stockholder in a national bank that the bank is insolvent does not invalidate an assignment of all his property for the benefit of his creditors, with preferences made with such knowledge. *Ib.*

52. The court below was right in finding no evidence in this case of a fraudulent intent on the part of the firm or either of its members to hinder and delay their creditors. *Ib.*

53. The individual partners in a private bank were also directors in a national bank, and by reason of their position became possessed of a large part of the means of the national bank, which they used in their own business. They assigned all their property to trustees for the benefit of their creditors. The national bank also suspended, and went into the hands of a receiver. *Held*, (1) that the receiver was entitled to the surrender of such of the property as had been actually purchased with the moneys of the bank as he might elect, but that purchases made and paid for out of the general mass could not be claimed by the receiver unless it could be shown that moneys of the bank in the general fund at the time of the purchase were appropriated for that purpose; (2) that the receiver was not estopped by such election and taking from receiving the full benefit of the deed of trust in favor of the national bank. *Ib.*

54. In Virginia, trustees and beneficiaries in a deed of trust to secure bona fide debts occupy the position of purchasers for a valuable consideration. *Ib.*

55. When the counsel of an insolvent debtor draws an assignment of his client's property to himself as trustee for the benefit of creditors, he may be presumed to have had knowledge of the dealings of the insolvent with his creditors. *Ib.*

56. Under the circumstances of this case a decree directing the payment of the costs of suit out of the trust fund is correct. *Ib.*

57. The complaint in an action to recover the value of certain notes alleged to have been the property of a bank of which plaintiff was a receiver, and to have been wrongfully converted by defendant, contained two counts. The first charged that an officer of plaintiff's bank surreptitiously took these notes from its vaults and delivered them to defendant, which took with knowledge, etc.; the second charged that plaintiff's bank, in contemplation of insolvency, and with a view to prevent the application of these assets in the way prescribed by law, transferred them to defendant. *Held*, that a demurrer on the ground of a misjoinder of causes of action

PREFERENCE. *See* Preferred claims—Continued.

would not lie, the two counts in reality stating but one cause of action. *Brown* v. *Carbonate Bank of Leadville, 34 Fed. Rep., 776.*

58. The first count states clearly and distinctly what would be tantamount to the common-law action of trover, and does not attempt to unite that form of action with one under Rev. St., U. S., sec. 5242, declaring void all preferences made by a national bank after or in contemplation of insolvency. *Ib.*

59. The allegation in the second count of the complaint—that plaintiff's bank, after having refused to pay its circulating notes and suspended payment to its creditors, and, being in default and in contemplation of insolvency, assigned and transferred certain notes to defendant, with a view to prevent the application of its assets among its creditors in the manner provided by law—is not open to objection as stating merely conclusions of law. *Ib.*

60. The provisions of sections 96 and 98 of c. 157 of the public statutes of Massachusetts, invalidating preferences made by insolvent debtors and assignments or transfers made in contemplation of insolvency, do not conflict with the provisions contained in Rev. St., secs. 5136 and 5137, relating to national banks and to mortgages of real estate made to them in good faith by way of security for debts previously contracted, and are valid when applied to claims of such banks against insolvent debtors. *National Bank* v. *Commonwealth (9 Wall., 353)* affirmed to the point that it is only when a State law incapacitates a national bank from discharging its duties to the Government that it becomes unconstitutional; and *Davis* v. *Elmira Savings Bank (161 U. S., 275)* affirmed to the point that national banks are instrumentalities of the Federal Government, created for a public purpose, and as such necessarily subject to the paramount authority of the United States, and the two distinct propositions held to be harmonious. *McClellan* v. *Chipman, 164 U. S., 347.*

61. Money placed in the hands of the cashier of an insolvent national bank to indemnify him as surety on an attachment bond is a trust fund, although mingled with the bank's funds so that it went into the receiver's hands with the general assets; and a State court has jurisdiction to enter a decree establishing it as a preferred claim against the bank. *Flint Road Cart Co.* v. *Stephens, 32 Mo. App., 341.*

62. Defendant deposited in bank a draft drawn on its New York correspondent having theretofore slightly overdrawn its account. The draft was passed to defendant's credit and checked against. On suspension of the bank defendant stopped payment of the draft by telegram, whereupon plaintiff sued as receiver to recover on the draft. *Held*, that he was entitled to recover only the amount due the bank after charging back the draft. *Stapylton* v. *Cie. des Phosphates de France, 88 Fed. Rep., 53.*

63. Rev. St., § 5242, declaring void payments made by a national bank after the commission of an act of bankruptcy, or in contemplation thereof, with a view to prevent the lawful application of its assets, means an act of bankruptcy or insolvency in the legal sense of a failure to pay current obligations in the ordinary course, and does not invalidate payments made in the usual course of business before commission of any such act, and not in contemplation thereof, though the bank, if wound up at the time, would in fact be unable to meet all its obligations. *Hayden* v. *Chemical National Bank of New York, 84 Fed. Rep., 874; 174 U. S. Rep., 610.*

64. When a national bank indebted to another bank makes remittances to it by mail in the ordinary course of business, title thereto passes when the letter is placed in the mails; so that, if made in good faith, not after an act of insolvency, or in contemplation thereof, and innocently received by the creditor, the latter may apply them to cancel the indebtedness, though the remitting bank in fact fails before they are received. *Ib.*

65. An agreement between two banks, by which one agrees to "handle" the items of exchange and commercial paper of the other within a certain territory, crediting the amount of such items to the account of the other on receipt, and under which the sending bank transmits such items as collections, indorsed payable to "any national or State bank," with directions to protest and return if unpaid, is an agreement for the making of collections only, and not of purchase and sale of the paper, and does not create the relation of debtor and creditor between the two banks as to items received and credited, but uncollected, at the time of the failure of the receiving bank; and any such items, or their proceeds, which can be identified as having come into the hands of its receiver, may be recovered by the sending bank. *Richardson* v. *Continental National Bank, 91 Fed. Rep., 450.*

PREFERRED CLAIMS. *See* Liens; Special deposits.

1. Section 3166, which gives the United States a priority for all claims it has against insolvent debtors, does not apply to the case of an insolvent national banking association. *Cook County National Bank* v. *United States, 107 U. S., 445.*
2. A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose or for the payment of a particular loan. *Ib.*
3. Where an insolvent association receives a deposit a short time before closing its doors, its officers knowing of the insolvency at the time, the receipt of such deposit is a fraud upon the depositor, and no title passes to the association, and therefore the depositor may reclaim the whole amount of the deposit; and as he claims under his original title, and not under a transfer from the association, such reclamation does not amount to a preference. *Cragie et al.* v. *Hadley, 99 N. Y., 131.*
4. A trust was not impressed upon funds deposited on day the bank closed its doors in the absence of proof that the deposit had not gone into the general funds of the bank and lost its identity before reaching the receiver. *In re North River Bank, 14 N. Y., 261.*
5. A draft given to a bank in the ordinary course of business does not constitute an equitable assignment of the fund, nor is it sufficient that draft be drawn by bank against its reserve fund in another city and given in exchange for clearing-house certificates upon the president's representation that it owes a heavy debt at the clearing house, which it is unable to meet, and his statement showing the amount of the reserve fund against which the draft was drawn. *Fourth Street National Bank* v. *Yardley, Receiver, 55 Fed. Rep., 850.*
6. In a package of miscellaneous bonds was the memorandum of the date, amount, and time when due, and also the words "$6,500 due Putnam." *Held*, that these facts did not show any equitable assignment by the bank to the plaintiff of $6,500 worth of bonds. To constitute an equitable assignment of property there must be an appropriation or separation, and the mere intent to appropriate is not sufficient. *Putnam Savings Bank* v. *Beal, 54 Fed. Rep., 577.*
7. Where the treasurer and tax collector of a county, without authority of law, deposit county money in a bank and receive certificates of deposit marked "Special," the title to the moneys does not pass, although there is no agreement that the identical bills shall be returned and they are mixed with the bank's general funds, and the county is entitled to recover an equal amount from a receiver of the bank prior to the payment of the general depositors. *San Diego County* v. *California National Bank et al., 52 Fed. Rep., 59.* (*See* Multnomah County et al. *r.* Oregon National Bank et al., 61 Fed. Rep., 912.)
8. Certain checks marked "For deposit" were deposited in a bank at a quarter to 3 on Saturday, and credit was immediately given for the amount thereof on the pass book. The bank closed at 3, and the next day was declared insolvent, with the checks still in its hands. It was the bank's custom, at the close of each day's business, to balance its books, crediting depositors with the amount of their checks, and if a check was subsequently returned unpaid from the clearing house it was charged off to the depositors. The depositor in this instance did not know of this custom. He had made deposits with the bank for several years without any special arrangement, and had never drawn against uncollected checks, except by particular understanding. *Held*, that on these facts title had passed to the bank so as to create the relation of debtor and creditor. *City of Somerville* v. *Beal, Receiver, 49 Fed. Rep., 790.*
9. But where the foregoing facts were alleged in the bill, and connected with the further allegation that at the time the checks were received the bank was "irretrievably insolvent, and made so by the operations of the president and two others of the directors," and that the depositor then believed it to be solvent and had no means of knowing of its insolvency, this was sufficient to show fraud and to render the bank liable to return the checks or their proceeds. *Ib.*
10. It was not necessary for the bill to specifically allege that the officers of the bank had knowledge of its insolvency, since such knowledge would be implied from the allegation that the insolvency was caused by the president and two directors. *Ib.*
11. A city treasurer deposited checks in a bank, indorsed by him "For deposit," and the checks were immediately credited to him on his pass book, though not in pursuance of any agreement to that effect. He had been a depositor

in the bank for some years, but had no agreement that his checks should be treated as cash or that he should draw against them before collection. The bank became insolvent before the checks were collected, and their proceeds passed into the hands of a receiver. *Held*, that no title passed to the bank except as a bailee, and that the depositor was entitled to the proceeds. *Beal, Receiver*, v. *City of Somerville, 50 Fed. Rep., 647.*

12. No knowledge by any of the officers of a bank of its insolvency is sufficient to avoid transactions between the bank and its customers, on the ground of fraud, unless the evidence clearly shows that the directors, who represent the corporation, also had such knowledge. *Balbach et al.* v. *Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*

13. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Company* v. *Johnston, 133 U. S., 566.*

14. Where complainant sent a draft to a bank for collection, charged with a trust to pay the proceeds thereof when collected to complainant, the bank being insolvent at the time, and its officers knew of its insolvency and that the bank would be obliged to suspend within a day or two, and the bank received the draft of an agent of the owner to remit the proceeds thereof, when converted into a draft on another bank, to the credit of complainant, but instead of so remitting the proceeds thereof it kept the same, and mingled the proceeds of such draft with its own funds. *Held*, that such conversion by the bank was fraudulent, but that in an action by complainant for the recovery of such proceeds it is incumbent upon the complainant to trace the fund misappropriated into the hands of the receiver substantially appointed for the insolvent bank before the latter can be charged with recognizing complainant's equitable title thereto. *Illinois Trust and Savings Bank* v. *First National Bank and another, Receiver, etc., 15 Fed. Rep., 858.*

15. A cestui que trust can not follow his fund into the hands of an assignee in bankruptcy, or of an executor of such trustee, but must occupy the position of a general creditor of the estate, unless he can identify his fund. *Ib.*

16. The right to follow a trust fund ceases when the means of ascertainment and identification fail, as where the subject-matter is turned into money and mixed and confounded in a general mass of property of the same description. *Ib.*

17. The Comptroller having notified a national bank that its capital was impaired, it was agreed that it might continue business on the directors putting in $100,000 in cash and retiring that amount of objectionable securities. That sum was contributed; the account being opened with trustees appointed by the directors to manage the fund, with full power as far as the bank was concerned, and to account therefor to the contributors in such manner as to protect the equities of each individual and the bank in relation to the bank and its legal rights. It was understood between the trustees and the examiner that the securities to be retired were to be designated by the Comptroller or examiner, but there was no such understanding with the Comptroller. The full amount of objectionable securities had not been selected and given to the trustees when the bank was closed, the receiver taking and proceeding to collect the whole assets. *Held*, that the receiver was not required to account for the balance of the $100,000 as a special trust fund, but merely as a debt. *Booth et al.* v. *Welles, 42 Fed. Rep., 11.*

18. Where money and checks are unsuspectingly deposited in a bank which is known by its managing officer to be hopelessly insolvent a few minutes before closing hour on the last day on which it does business, and the checks are subsequently collected by the bank's clerk, the whole of the deposit is charged with a trust, and an equal amount may be recovered from the receiver, who retains the specific money among the general mass of the bank's funds. *Wasson* v. *Hawkins, 59 Fed. Rep., 233.*

19. Where plaintiff deposits money with the receiving teller of a bank a few minutes before the bank closes its doors, to be credited to his account, and the teller, not knowing of the coming failure, after crediting the money in plaintiff's pass book, puts the money and deposit ticket one side, and before entry is made in the books of the bank it closes its doors, and the money is by order of the directors placed apart, and in that condition delivered to the receiver, plaintiff can maintain replevin for the moneys so deposited. *Farber* v. *Stephens, 35 Fed. Rep., 17.*

PREFERRED CLAIMS. *See* Liens; Special deposits—Continued.

20. A creditor of an insolvent national bank, whose demand grows out of a fraudulent transaction perpetrated by the officers of the bank in contemplation of the immediate wrecking of their corporation, does not thereby become entitled to a preference over the general creditors of the bank. *Citizens' National Bank* v. *Dowd, 35 Fed. Rep., 340.*

21. On the 22d and 23d of March plaintiff, a bank in Raleigh, N. C., received in the ordinary course of business checks drawn on the State National Bank of that city, which, after deduction had been made of its checks received by the latter bank, amounted to $17,000. It paid the same by its checks on a bank in New York. The president of the State National Bank knew when he signed such checks that they would not be honored, and was making preparations to abscond with the assets of his bank. *Held,* that plaintiff is not entitled to any preference over other unsecured creditors. *Ib.*

22. Plaintiffs deposited, in the usual course of business, certain drafts with a national bank, which were credited to them on the books of the bank and in their pass book. The bank was at the time irretrievably insolvent, and its drafts had gone to protest the day before; of this its president, to whom was intrusted its entire control and management, had full knowledge, and presumably its other officers and agents. The bank kept open until the usual hour of closing on the day of the deposit, but did not open its doors thereafter, and went into the hands of a receiver. In an action to recover the deposit, *held,* that in permitting plaintiffs to make it, in reliance upon the supposed solvency of the bank, a gross fraud was practiced upon the plaintiffs, and they were entitled to reclaim the drafts or their proceeds. Also, that the right of plaintiffs to make the reclamation was not precluded by the provisions of Rev. St., secs. 5234 and 5242, forbidding all preferential payment or transfers by an insolvent bank and providing for a ratable distribution of its assets, as plaintiffs did not claim under a transfer from the bank, but under their original title, that their relation as creditors terminated when they elected to rescind the contract implied when the deposit was made, and they were seeking simply to reclaim their own property, and that neither the receiver nor any creditor of the bank had any equity to have such property applied in payment of its obligations. *Cragie et al.* v. *Hadley, Receiver, 99 N. Y., 131.*

23. Plaintiffs sent a draft to the defendant bank for collection. The bank collected it, and issued its own New York draft, payable to plaintiffs, for the amounts so collected, less exchange, and sent it to plaintiffs, who accepted it and forwarded it for collection. The latter draft, however, was not paid, owing to the defendant bank's suspension. *Held,* that the bank was a debtor, and not a trustee, of plaintiffs. *Bowman* v. *First National Bank (Wash), 38 P., 211.*

24. The owner of property intrusted to another, by whom it was misapplied, is not entitled to a general lien on the assets of the trustee for the value of the property. *Spokane County* v. *First National Bank, 68 Fed. Rep., 979.*

25. The owner of trust funds wrongfully invested by the trustee in securities which remain in his hands may follow the same and impress a trust on the securities. *City of Spokane* v. *First National Bank, 68 Fed. Rep., 982.*

26. Plaintiff bank sent a New York draft to the C. bank, to be deposited to plaintiff's credit; and the C. bank, which was insolvent, sent the draft to the N. bank, in New York, to be deposited to its credit. The N. bank applied the draft to reduce a debt due it by the C. bank, the draft being paid by the drawees, after some delay, under express directions from plaintiff. *Held,* that plaintiff was not entitled to payment of the amount of the draft by the receiver of the C. bank as a preferred claim, the amount of the assets for distribution among creditors not having been increased in that amount by the deposit of the draft. *City Bank of Hopkinsville* v. *Blackmore, 75 Fed. Rep., 771.*

27. The national banks in Philadelphia organized, for their convenience, a clearing-house association, with rules for its business, set forth in detail in the statement in the opinion. Among these rules, one provided for the deposit of securities in fixed amounts by each bank as collateral for their daily settlements, and another for the hours of the day in which settlements were to be made, and the mode of making exchanges. The Keystone Bank made its deposit in conformity with the rule; but having become indebted to the clearing house by reason of the receipt of clearing-house certificates to a large amount, the securities deposited by it were surrendered and were redeposited by it as security for the payment of the certificates. In the clearing of March 19, 1891, the Keystone Bank presented charges against other banks to the amount of

PREFERRED CLAIMS. *See* Liens; Special deposits—Continued.

$155,136.41, and the other banks presented charges against it for $240,549, making the Keystone Bank a debtor in the clearing for $75,359.08. In accordance with the rule, the Keystone Bank, between the hours of 11 and 12, paid the $75,000 in cash, or its equivalent, and gave its duebill to the manager of the clearing house for the fractional sum of $359.08, which was deposited by the manager and checked against by him as cash. In the runner's exchange of that day the Keystone Bank owed a balance of $23,021.34, which balance is settled by giving its duebill to the manager for deposit in accordance with the system above stated. In operating the clearing on the morning of March 20, the Keystone Bank, through its runner, delivered to the respective clerks of the various banks packages containing claims held by the Keystone Bank amounting to $70,005.46, and the settling clerk of the Keystone Bank received from the runners of the other banks packages containing $117,035.21, leaving the Keystone Bank debtor in the clearing for $47,029.75. The packages containing the demands which the Keystone Bank held against other banks, and which had been delivered to the agent of each of those banks, were by them taken away at the termination of the clearing. The packages containing the charges presented against the Keystone Bank, which in the aggregate amounted to $117,035.21, instead of being taken away by its settling clerk, were, under the arrangement which we have stated, turned over by him to the manager of the clearing house, to be retained until at the hour named the Keystone Bank paid the balance due by it. Before the hour for making the payment, however, the Keystone Bank, by order of the Comptroller of the Currency, was closed, and subsequently was placed in the hands of a receiver. On the failure of the Keystone to make the payment of $17,029.75, the committee of the association instructed the manager to call on the banks by whom claims had been presented against the Keystone "to redeem the packages against the Keystone Bank." The manager thereupon gave the proper notification, and the various banks notified sent their checks and redeemed the packages in question. Among the obligations for $117,035.21, however, were duebills amounting to $41,197.36. These duebills came from the fractional amounts arising by the settlement made on the morning of the 19th, to wit, $359.08; for the duebill given at the runner's settlement on the morning of the 19th, $23,031.44, and for duebills given to various banks during the course of business on the 19th, amounting to $17,806.84. Thereupon, and as part of the same transaction, the manager paid from the $70,005.36, which, by his settlement sheet, appeared to the credit of the Keystone as owing from other banks to the Keystone Bank for the checks surrendered by that bank, the amount of the duebills referred to, viz, $41,197.36. This left to the credit of the Keystone the sum of $28,808.10, and this amount was by the manager, acting under directions of the committee of the association, credited on the loan-certificate account of the Keystone Bank with the association. In a suit by the receiver of the bank to determine the rights of the parties, *held*, (1) that the claim of the receiver that the Keystone Bank was entitled to be paid $70,005.36 of credit, irrespective of the outstanding duebills which it had been expressly agreed between the parties were to be paid by way of set-off in the clearing, was without foundation; (2) that the clearing-house association, having been in possession of the $28,808.10 as the fiduciary agent of the Keystone Bank, without a lien or right upon it, its appropriation of the same after the insolvency of the Keystone Bank to the debt owing for loan certificates was obviously a preference within the inhibition of the statute against preferences in the cases of insolvent banks, Rev. Stat., sec. 5242. *Yardley* v. *Philler, 167 U. S., 344.*

28. As between a check holder and the bank upon which such a check is drawn, it is settled that, unless the check be accepted by the bank, an action can not be maintained by the holder against the bank. *Fourth Street National Bank of Philadelphia* v. *Yardley, 165 U. S., 634.*

29. It is also settled that a check drawn in the ordinary form does not, as between the maker and the payee, constitute an equitable assignment pro tanto of an indebtedness owing by the bank upon which the check has been drawn, and that the mere giving and receipt of the check does not entitle the holder to priority over general creditors in a fund received from such bank by an assignee under a general assignment made by the debtor for the benefit of his creditors. *Ib.*

30. That the owner of a chose in action or of property in the custody of another may assign a part of such rights, and that an assignment of this nature, if made, will be enforced in equity, is also settled doctrine of this court. *Ib.*

PREFERRED CLAIMS. *See* Liens; Special deposits—Continued.

31. The Keystone Bank, through its president, solicited the Fourth Street Bank to give to the former $25,000 of gold certificates, for which the Keystone Bank was to give its check against its reserve account in the Tradesmen's National Bank of New York City. At the same time that this request was made the president of the Keystone Bank made the further statement that his bank owed a balance at the clearing house, which it could not meet "because its funds were in the city of New York," and exhibited a memorandum showing the amount to its credit with the Tradesmen's Bank to be in the neighborhood of $27,000. In reliance upon such representations and the statements made, supported by the memorandum exhibited, the Fourth Street Bank delivered to the Keystone Bank the certificates requested, and there was delivered a check for $25,000 upon the Tradesmen's National Bank of New York. The draft in question was at once forwarded to the city of New York, and was presented for payment at the Tradesmen's Bank on the following morning, when payment was refused. At the time of presentment the Tradesmen's Bank had to the credit of the Keystone Bank $19,725.62 in cash and collection items amounting to $7,181.70; in all, $26,907.32. Of this amount, $18,056.21 had been remitted by the Keystone Bank on the day previous. *Held*, (1) that, it being established that it was the intention and agreement of the parties to the transaction that the check drawn generally should be paid out of a particular fund, such check, as between the parties, is to be treated as though an order for payment out of the specific designated fund; (2) that as the Fourth Street Bank contracted and parted with its money on the faith of the representations of the Keystone Bank that there was to its credit in the Tradesmen's Bank a specific sum, and the fund which came into the hands of its voluntary assignee was the fund as to which the representations were made, the Keystone Bank and its assignee were in equity estopped from asserting, to the prejudice of the Fourth Street Bank, that the character and condition of the fund was otherwise than it was represented to be. *Ib.*
32. The right to fasten a special trust upon funds held by a receiver of an insolvent bank in Iowa not having been created by any statute of that State, but depending upon the general principles of law and equity applicable to the circumstances, decisions of the supreme court of that State in relation thereto, if not in accord with the decisions of the Supreme Court of the United States or the decided weight of authority, do not constitute a rule of property binding on the Federal courts. *Beard* v. *Independent District of Pella City, 88 Fed. Rep., 375, reversing 83 Fed. Rep., 5.*
33. In order that a trust fund may constitute a preferential claim against the funds of a national bank in the hands of a receiver, it must appear that these funds were actually augmented by the receipt of the trust fund. And if the trust fund was created merely by a check on the same bank, drawn by a general depositor in favor of the trustee, the amount of which was then shifted to the latter's credit, there is no right to a preference. *Ib.*
34. A transaction by which a loan was to be made through a bank, which was to take the security from the borrower and draw on the lender for the money, *held* to be not one of banking, but of mere agency, which entitled the lender to recover from the receiver of the bank the proceeds of a draft which he paid after the suspension of the bank, and which came into the receiver's hands. *Greer* v. *The Dalles Nat. Bank* (*C. C.*), *98 Fed. Rep., 681.*
35. A bank *held* liable for public funds misappropriated by the treasurer of a city park board, which were deposited in such bank to the credit of an insolvent firm of which the treasurer was a member, and largely used in paying indebtedness from the firm to the bank, with the knowledge of its officers. *McNulta* v. *West Chicago Park Com'rs* (*C. C. A.*), *99 Fed. Rep., 900; West Chicago Park Com'rs* v. *McNulta, ib.*
36. A deposit of public funds, on which, under the law, interest must be paid, can not be special or in trust, and in case of insolvency of the depositary, stands on the same footing with other demands. *Ib.*

PRESIDENT. *See* Officers.

REAL ESTATE:

1. Where a national banking association acquires real estate which it is not authorized to take, the conveyance to it is not void, but only voidable, and the title of the association to such real estate is good until assailed in a direct proceeding by the Government. *National Bank* v. *Matthews, 98 U. S., 621; National Bank* v. *Whitney, 103 U. S., 99; Swope* v. *Leffingwell, 105 U. S., 3; Reynolds* v. *First National Bank, Crawfordsville, 112 U. S., 405; Fortier* v. *New Orleans Bank, 112 U. S., 439.*

REAL ESTATE—Continued.

2. The amount of real estate which a national banking association may purchase to secure a preexisting debt is not limited to the exact amount of the debt, but as much may be purchased as is necessary to secure the debt due, so long as the security of such debt is the real object of the purchase. *Upton* v. *National Bank of South Reading, 120 Mass., 153.*
3. Where the purpose is to secure a debt previously contracted, a national banking association may take a conveyance of real estate worth more than the debt, and pay the difference between the debt and the value of the property. *Libby* v. *Union National Bank, 99 Ill., 622.*
4. A national banking association maytake as security for a loan the stock of a corporation whose entire capital is invested in real estate. Such a loan does not amount to a lending upon a mortgage. *Baldwin* v. *Canfield, 27 Minn., 43.*
5. A national banking association, having taken a mortgage on real estate to secure a debt previously contracted, may, in order to protect itself, pay off a prior lien on the said real estate; and the lien which it thus acquires it may enforce. *Orrn* v. *Merchants' National Bank, 16 Kans., 341; Holmes* v. *Boyd, 90 Ind , 332.*
6. The fact that bank, at judgment sale of land mortgaged to it, purchases the mortgaged property and also other property which it was not authorized to acquire, does not invalidate its title as to the mortgaged property. *Reynolds* v. *Crawfordsville Bank, 112 U. S., 405.*
7. A mortgage to a national bank to secure a present loan by the discount of commercial paper in the usual course of business is not void, but only voidable at the election of the Government. *Graham* v. *National Bank of New York, 34 N. J. Eq., 804; 2 N. B. C., 293.*
8. To secure a preexisting debt in good faith, a national bank may acquire title to real estate by direct conveyance or judicial sale, although such real estate may be encumbered. *Mapes* v. *Scott, 88 Ill., 352; 2 N. B. C., 228.*
9. As security for a preexisting debt, a national bank may make an assignment of a note and a real mortgage contemporaneously executed to secure such note. *Worcester National Bank* v. *Cheeney, 87 Ill., 603; 2 N. B. C., 227.*
10. A national bank may purchase, at sheriff's sale, land mortgaged to it as security for a previous debt. *Heath* v. *Second National Bank of Lafayette, 70 Ind., 106; 3 N. B. C., 406.*
11. A national bank may take title to real estate in discharge of previous indebtedness. *Turner* v. *First National Bank of Madison, 78 Ind., 19; 3 N. B. C., 408.*
12. If a national bank discounts a note secured by deed of trust on real estate, the security passes to and may be enforced by the bank, subject only to forfeiture of its charter, which penalty can be invoked only by the United States. *Thornton* v. *National Exchange Bank, 71 Mo., 221; 3 N. B. C., 513.*
13. A mortgage of real estate executed to a national bank as security for a matured antecedent loan is not void. *Warren* v. *De Witt County National Bank, 3 Bradwell, 305; 2 N. B. C., 222.*
14. A real mortgage to a national bank to secure a present debt or future advances is not void. *First National Bank of Waterloo* v. *Elmore, 3 N. W., 547; 2 N. B. C., 237.*
15. National banking associations are, by implication, prohibited from taking mortgages on real estate as security for contemporaneous loans. *National Bank* v. *Matthews, 98 U. S., 621; Fowler* v. *Scully, 72 Penn. St., 456; Kansas Valley National Bank* v. *Rowell, 2 Dill., 371; Commonwealth Bank* v. *Clark, 4 Mo., 59; Crocker* v. *Whitney, 71 N. Y., 161; Fridley* v. *Bowen, 87 Ill., 151.*
16. But where such security has been taken, no one but the Government can be heard to complain that the association has exceeded its powers. *National Bank* v. *Matthews, supra: National Bank* v. *Whitney, 103 U. S., 99; Swope* v. *Leffingwell, 105 U. S., 3; Reynolds* v. *First National Bank, Crawfordsville, 112 U. S., 405; Fortier* v. *New Orleans National Bank, 112 U. S., 439.*
17. Where a national banking association sells real estate, it may take a mortgage thereon to secure the payment of the purchase money. *New Orleans National Bank* v. *Raymond, 29 La. Ann., 355.*
18. An agreement by a national banking association to the effect that, in case a note discounted by it shall not be paid, a mortgage given by the maker to his indorser shall inure to the benefit of the association, is not inhibited by the national banking law. *First National Bank* v. *Haire, 36 Iowa, 443; National Bank* v. *Matthews, supra.*
19. A national bank can not loan money on real-estate security, but after a creditor has made default, or after a loan has been actually made, the bank may take real-estate security therefor, unless the transaction be colorable for the purpose of evading the statute. *Merchants' National Bank* v. *Mears, 10 Chicago Leg. News, 180; 1 N. B. C., 353.*

REAL ESTATE—Continued.

20. A national bank that has loaned money on timber land may, to protect itself and collect the debt, purchase the land at foreclosure sale and cut and sell the timber. *Roebling Sons' Co.* v. *First National Bank et al., 30 Fed. Rep., 744.*
21. The objection that a national bank has loaned money on real estate in violation of the prohibition of the national banking laws does not lie in the mouth of the delinquent debtor of such loan, and does not disable the bank from enforcing the same by foreclosing the mortgage. The United States alone can complain of such violation. *State National Bank* v. *Flathers, 45 La. Ann., 75; 12 So., 243.*
22. Where notes payable at different times, and secured by a mortgage, are assigned to different persons, there is no priority of right under the mortgage between the assignees, in the absence of express stipulation, but each is entitled to share pro rata in the proceeds of the mortgaged property. *First National Bank of Aberdeen* v. *Andrews et al.; Young* v. *Same, 34 P., 913; 7 Wash., 261.*
23. National banks can not take mortgages on real estate to secure future advances. *Crocker* v. *Whitney, 1 N. B. C., 745.*
24. A national bank has no power to take a deed of trust or mortgage on real estate to secure a contemporaneous loan, and a sale under such deed or mortgage to satisfy the loan will be enjoined. *Matthews* v. *Skinker, 62 Mo., 329; 1 N. B. C., 647.*
25. Where one conveys property to another and by some secret agreement retains an interest, such conveyance is fraudulent as to subsequent creditors. *Hutchinson National Bank* v. *Crow, 56 Ill. App., 558.*
26. Real-estate security taken by a national bank for present or future advances is valid. *Winton* v. *Little, 94 Penn. St., 64; 3 N. B. C., 725.*
27. To avoid the supposed effect of certain provisions of the national banking act a national bank caused certain real estate which it was taking for debt to be conveyed to an individual. *Held*, that the conveyance created a trust in favor of the bank, and a subsequent conveyance by the grantee to a trustee for a receiver of the bank was valid. *Wherry* v. *Hale, 77 Mo., 20; 3 N. B. C., 521.*
28. National banks may hold and convey real estate which they purchase at sales under judgments, decrees, or mortgages held by them to secure debts due them. *Ib.*
29. If a national bank violates the national banking act in dealing with real estate, the Government alone can take advantage of it. *Ib.*
30. To secure a preexisting debt in good faith a national bank may acquire title to real estate by direct conveyance or judicial sale, although such real estate may be encumbered. *Mapes* v. *Scott, 88 Ill., 352, 2 N. B. C., 228.*
31. Where a national bank has lawfully acquired an interest in real property in satisfaction of a debt, it may purchase other undivided interests therein or incumbrances existing thereon, provided such action is necessary to enable it to manage or dispose of the property to better advantage. *Cockrill* v. *Abeles et al., 86 Fed. Rep., 505.*
32. Where a national bank acquired certain mill property in satisfaction of a debt, and the directors organized a corporation among themselves for the purpose of operating the mills as the bank's agent, using its funds, and operated them for the bank at a loss of $23,000, the directors of the bank participating are liable to the creditors for the loss. *Ib.*
33. Rev. Stat., § 5242, does not invalidate a transfer of property by a national bank to secure advances made to it at the time, though it is insolvent or in contemplation of insolvency; nor is such transfer, to the extent of such advances, rendered invalid by the fact that, as a part of the same transaction, it is agreed that such property shall also stand as security for an antecedent indebtedness, where the creditor acts in good faith and in the belief that the bank is solvent. *Stapylton* v. *Stockton, 91 Fed. Rep., 326, C. C.*
34. The fact that a deed to property of a national bank, executed by its president as security for a loan obtained for the bank, and enforceable as an equitable mortgage, was not recorded until the day the bank closed its doors, does not entitle other creditors to set aside such deed, where there was no agreement to withhold it from record, and under the laws of the State it was good as a mortgage between the parties, whether recorded or not. *Ib.*
35. The president of a national bank, who owned a majority of its stock and exercised full control over its affairs, with the knowledge and acquiescence of the directors, obtained a loan for the bank at a time when it was,

REAL ESTATE--Continued.

in fact, insolvent, though not known or believed to be so by the lender, and, as security, executed a deed to the bank building and lot, producing a certified copy of what purported to be the minutes of the action of the board of directors authorizing the conveyance, though no such action had, in fact, been taken. *Held*, that though insufficient as a formal conveyance by the bank, where authorized by the course of decisions in the State such deed would be upheld as an equitable mortgage. *Ib.*

36. Deeds executed by one who was largely indebted as indorser of notes of a corporation in which he was a stockholder, conveying property to his children, for a consideration that was not inadequate, and which was fully paid by taking up such of the obligations upon which the father was indorser as he directed, are not fraudulent as to other creditors of the grantor, where preferences were permitted by the laws of the State, nor are they rendered fraudulent by the fact that after their delivery they were withheld from record, by one to whom they were intrusted to be recorded, in the interests of the corporation, to enable it to secure renewals of other notes or new loans on the credit of the grantor as indorser, where such withholding was not in pursuance of any agreement between the parties, and was without the direction or knowledge of the grantees. *Corwine et al* v. *Thompson Nat. Bank of Putnam et al., 105 Fed. Rep., 196.*

37. A grantee of land conveyed to her by her father for an adequate consideration authorized her husband to act for her in the transaction. The father was an indorser in a large amount for an insolvent corporation in which both he and the grantee's husband were interested. The conveyance, together with others made at the same time to other children, included practically all the grantor's property, and the consideration received therefor was applied in payment of certain of the notes on which he was liable. After the delivery of the deeds they were intrusted to a third person to be recorded, but at the instance of the grantee's husband he withheld them from record for several months, during which time the husband, by concealing the fact of the conveyances from the creditors of the corporation, secured further renewals of its notes as well as new loans upon the indorsement of the grantor. *Held*, that as against those who were so induced to renew their notes or to make loans on the faith of the indorser's solvency, such grantee was estopped by the acts of her agent to claim title to the property, and as to such creditors the deed to her was void. *Ib.*

38. Where a daughter, who owned an undivided three-fourths interest in certain lands, the other one-fourth being owned by her father, had made valuable improvements on such lands, and a conveyance to her by her father of his one-fourth interest was held void as against his creditors, she is entitled to an allowance for the enhanced value of such interest by reason of her improvements. *Ib.*

RECEIVER. *See* Insolvent banks; Preferred claims; Collections.

1. Upon the appointment of a receiver, all the assets of the association become, in his hands, a trust fund, which the statute of limitations does not touch or affect. *Riddle* v. *First National Bank, 27 Fed. Rep., 503.*

2. Claims arising out of the nonfeasance or malfeasance of the association should be paid ratably with the debts, technically so called. *Turner* v. *First National Bank of Keokuk et al., 26 Iowa, 562.*

3. A receiver, when appointed by the Comptroller, with the concurrence of the Secretary, is an officer of the United States. *Stanton* v. *Wilkeson, 8 Ben., 357.*

4. He represents the bank, its stockholders, and its creditors, but he does not in any sense represent the Government. *Case* v. *Terrell, 11 Wall., 199.*

5. The clause of sec. 50, act of 1864, which prescribes that the receiver shall be "under the direction of the Comptroller," means only that he shall be subject to the Comptroller's direction, not that he shall not act without orders. He may bring suit to collect assets without having been instructed to do so by the Comptroller. *Bank* v. *Kennedy, 17 Wall., 19.*

6. Receiver of national bank may sue for demands in his name as receiver or in name of bank. *Ib.*

7. The receiver of a national bank is the instrument of the Comptroller, and may be removed by him. *Kennedy* v. *Gibson, 8 Wall., 505.*

8. The power of the Comptroller to appoint a receiver is not exclusive; it does not oust the courts of equity of their authority in the matter; and therefore a court of competent jurisdiction may place the bank in the hands of a receiver in cases where, according to the rules of equity, it

may pursue such a course with regard to insolvent corporations generally. *Irons* v. *Manufacturers' National Bank, 6 Biss., 301; Wright* v. *Merchants' National Bank, 1 Flippin, 561.*

9. Suits brought by a receiver can not be settled or compounded upon an order of the Comptroller; this can be done only with the authority of the court. *Case* v. *Small, 2 Woods, 78; 10 Fed. Rep., 722.*
10. The decision of a receiver rejecting a claim is not final. The claimant still has the right to sue. *Bank of Bethel* v. *Pahquioque Bank, 14 Wall., 383.*
11. The receiver can not sell the real or personal property of the bank without an order from a court of competent jurisdiction. *Ellis* v. *Little, 27 Kans., 707.*
12. Nor can he sell upon the terms in conflict with the order. *Ib.*
13. And under an order permitting him to sell the property of the bank, he can not exchange, trade, or barter it for other property. *Ib.*
14. As the power of a receiver of a national bank appointed by the Comptroller is limited, a person dealing with him in his official capacity is bound, as a matter of law, to have knowledge of his authority to act, and if contracts and agreements are entered into with the receiver in excess of his authority as conferred by law, the parties contract at their own peril, and the estate of the bank can not be charged for the default or inability of a receiver acting outside of his functions as receiver and beyond the duties which it involves. *Ib.*
15. The receiver can not charge the estate of the bank by any executory contract, unless authorized so to do by the provisions of the national banking law and the order of a court of competent jurisdiction obtained upon the terms of said law. *Ib.*
16. The closing of a national bank by order of the examiner, the appointment of a receiver, and its dissolution by decree of a circuit court necessarily transfer the assets of the bank to the receiver. *Scott* v. *Armstrong, 146 U. S., 499.*
17. The receiver in such case takes the assets in trust for creditors, and in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Ib.*
18. Receiver of national bank appointed by Comptroller of the Currency is not accountable in equity to owner of real estate for rents thereof received by him and paid into United States Treasury, subject to disposition of Comptroller, under Rev. St., sec. 5234. *Hitz* v. *Jenks, 123 U. S., 297; Briggs* v. *Spaulding, 141 U. S., 132.*
19. The expenses of receivership of a national bank appointed in a creditor's suit, contesting a voluntary liquidation of the bank, can not be charged on stockholders as part of their statutory liability, but must come from the creditors at whose instance the receiver was appointed. *Richmond* v. *Irons, 121 U. S., 27.*
20. A State court can not order a receiver for a national bank, appointed by the Comptroller of the Currency, to pay a judgment recovered against the bank before the appointment of the receiver. *Ocean National Bank* v. *Carll, 7 Hun, 237; 1 N. B. C., 792.*
21. A party claiming title to property in the possession of a receiver of an insolvent national bank, which came to his possession with other property belonging to the bank, may, upon his refusal to deliver the same, maintain an action of replevin therefor. *Corn Exchange Bank* v. *Blye, 101 N. Y., 303; 3 N. B. C., 634.*
22. Such a proceeding is not prohibited by sec. 5242, Rev. St. *Ib.*
23. A court has no power, under sec. 5324, Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful," as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Price, Receiver of Venango National Bank,* v. *Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
24. A district court of the United States may order the receiver of a national bank to compromise doubtful debts under sec. 50 of the national banking act (13 St. at Large, 115), which authorizes receivers to compromise such debts "on the order of a court of record of competent jurisdiction." *Petition of Platt, 1 Benedict, 534; 1 N. B. C., 181.*
25. The receiver of a national bank appointed by the Comptroller of the Currency is an officer of the United States, and therefore the district court has jurisdiction of an action at common law to collect a claim due the bank at the time of the receiver's appointment. *Platt* v. *Beach, 2 Benedict, 303; 1 N. B. C., 182.*

RECEIVER. *See* Insolvent banks; Preferred claims; Collections—Continued.

26. The receiver in such case takes the assets in trust for creditors, and, in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Ib.*
27. A sale by a receiver of the property of a national bank, under an order of court, in accordance with the provisions of sec. 5234, Rev. St., constitutes a judicial sale. *In re Third National Bank, 4 Fed. Rep., 775.*
28. Although the rights of a purchaser at a judicial sale are subject to the action of the court, yet such action must depend upon the general principles and usages of law. *Ib.*
29. *Held,* therefore, where a receiver has sold the property of a national bank, under an order of court, in accordance with sec. 5234, Rev. St., that such sale would not thereafter be set aside before confirmation upon a subsequent offer of an advance bid of $5,000 or $6,000, where a former sale of the same property had been set aside for inadequate price. *Ib.*
30. The Comptroller of the Currency has no power to compound or settle claims of a national bank against its debtors; that requires the authority of the court, under Rev. St., sec. 5234. Quære: Can he direct their discontinuance? *Case, Receiver,* v. *Small et al., 10 Fed. Rep., 722.*
31. Appointments of receivers of national banks, made by the Comptroller of the Currency as provided by law, are to be presumed to be made with the concurrence or approval of the Secretary of the Treasury, and are made by the head of a Department within the meaning of sec. 2 of Article II of the Constitution of the United States. *Price, Receiver,* v. *Abbott; Same* v. *Colson, 17 Fed. Rep., 506.*
32. Receiver's certificates are not commercial paper, and the holder takes them subject to all equities between the original parties, even though he acquired them for value and without notice. *Central National Bank of Boston* v. *Hazard et al., 30 Fed. Rep., 484.*
33. When such certificates are negotiated at a discount, which the receiver is not authorized to allow, a subsequent bona fide holder will only be protected to the amount actually advanced by the first purchaser. *Ib.*
34. The receiver stands in the shoes of the bank and can assert no rights against the subscribers which the bank could not have asserted. *Winters* v. *Armstrong; Armstrong* v. *Stanage; Same* v. *Wood, 37 Fed. Rep., 508.*
35. It is not necessary that the facts upon which the Comptroller bases his action in appointing a receiver should be established by what is *competent legal evidence;* but he is left to be satisfied as best he can be, under the peculiar circumstances of each case, of the facts and the necessity for the exercise of his authority. *Platt* v. *Beebe, 57 N. Y., 339.*
36. In an action to secure the application of part of the funds in the hands of a receiver of a national bank, appointed by the Comptroller of the Currency, in satisfaction of plaintiff's claim against the insolvent bank for money received by it as collecting agent, the bank is only a nominal party, for the receiver is the one to be held accountable for any unauthorized disposition of the money sued for. *Grant* v. *Spokane National Bank et al., 47 Fed. Rep., 673.*
37. The receiver of an insolvent bank may at any time dismiss an attorney employed by him, regularly or otherwise, to prosecute claims of the bank, and employ another in his place, whom the court will, by order, substitute in the place of the dismissed attorney, except as to such cases as the latter may have commenced and finished. *In re Herman, 50 Fed. Rep., 517.*
38. A contract having been entered into between the receiver and the attorney that the latter should receive the attorney's fees provided for in the notes he was employed to collect, the court will not direct the substitution of another attorney in unfinished cases until the receiver deposits the amount of the attorney's fees reserved in the notes as a security to the dismissed attorney for such services as he may have rendered. *Ib.*
39. Pub. St. Mass., ch. 13, secs. 8–10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank property. *Held,* that no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston* v. *Beal, 51 Fed. Rep., 306.*

RECEIVER. *See* Insolvent banks; Preferred claims; Collections—Continued.

40. Pub. St. Mass., ch. 13, secs. 8–10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank property. *Held*, that no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared. *City of Boston* v. *Beal, 55 Fed. Rep., 26.*
41. The power vested in the Comptroller of the Currency by act June 30, 1876 (19 St., 63), authorizing him, whenever he becomes satisfied of the insolvency of a national bank, to appoint a receiver, is discretionary; and his decision as to such insolvency, for the purpose of such an appointment, is final, and not reviewable by the court. *Washington National Bank of Tacoma* v. *Eckels et al., Fed. Rep., 870.*
42. The right to put a national bank in voluntary liquidation, given to stockholders by Rev. St., sec. 5220, does not affect the right of the Comptroller to appoint a receiver under the act of June 30, 1876. *Ib.*
43. Nor does the act of 1876, providing that, after the receiver has had charge of the bank long enough to pay all its debts, the stockholders may select an agent to take charge of such assets as remain, limit the power of the Comptroller to take action before the bank ceases to do a banking business. *Ib.*
44. Section 1 of the act of 1876, authorizing the appointment of a receiver by the Comptroller to "close up" a national banking association, contemplates the liquidation and final winding up of the business of the bank, not the mere closing of the bank, and does not limit the power of the Comptroller to take action before the bank has closed its doors. *Ib.*
45. Rev. St., U. S., sec. 5234, relating to receivers of national banks, requires them to collect all debts, dues, and claims, and, on the order of the court, to compound debts. Section 5242 declares void any application of the assets in preference of creditors after the commission of an act of insolvency or in contemplation thereof. *Held*, that an act of a receiver of a national bank, in allowing a certificate of deposit issued by such bank as an offset to a note due the bank, signed by the holder of the certificate and another, was void, in the absence of an order of court authorizing it, where such certificate was transferred to such holder after the bank became insolvent. *Beckham* v. *Shackelford (Tex.), 29 S. W., 200.*
46. Such receiver was not estopped from collecting such note from a surety, who released security held by him on the faith of such offset, and the surrender of the note by the receiver, though the receiver knew he was a surety only, and that he held such security. *Ib.*
47. Where a bank, through its president, whose authority to act for it in such matters was shown, and who gave a receipt, signed by himself as president, stating that the note was for the use of and was to be paid by the bank, borrowed a note for its own use on a consideration which failed, which note was subsequently renewed by the makers, neither the bank nor its receiver are bona fide holders of the note as against the makers, though the "offering book" of the bank had an entry indicating that the original note had been discounted as on the offer of the makers, it also appearing that the president had ordered the proceeds of discount carried to an individual credit, but had withdrawn none of the money from the bank. *Fisher* v. *Simons, 64 Fed. Rep., 311.*
48. The receiver of an insolvent bank withdraws his offer to allow part of a claim by filing a pleading in the proceedings denying the liability of the bank on the claim, and the interest on dividends should be allowed the owner of claim as though no such offer had been made. *Chemical National Bank* v. *Armstrong, 65 Fed. Rep., 573.*
49. The legal effect of the appointment of a receiver of a corporation, in proceedings by the attorney-general for its dissolution, under the statute of Wisconsin (Sanb. & B. Ann. St. Wis., §§ 1968, 2787, 3241-3247), is to invest such receiver with full title to all the property and effects of the corporation, wherever they may be found, whether within or without the jurisdiction of the court appointing the receiver. *American National Bank of Denver* v. *National Benefit and Casualty Co., et al. (Wiswall, Intervener), 70 Fed. Rep., 120.*
50. After the entry of a decree for the dissolution of a Wisconsin corporation, under the statute of that State, and for the appointment of a receiver, a corporation of Colorado commenced a suit in a State court against the Wisconsin corporation, and one K., a trustee, seeking to have certain funds in the hands of K., as trustee, applied to the payment of a judgment

against the Wisconsin corporation. The receiver filed an intervening petition, asking to be made a defendant, and setting up his appointment and his title to the property. He was admitted as a party, and several orders were made on his application, but these orders were afterwards vacated, and an application for removal to the Federal court, made by the receiver, was denied by the State court. *Held*, that the receiver obtained a standing as a party defendant by the filing of his petition of which he could not be deprived; that he and the plaintiff were the only real parties, the Wisconsin corporation being incapable, since its dissolution, of being a party, and K. having no interest in the controversy; and that the receiver was entitled to remove the case to the Federal court. *Ib.*

51. When a court of equity takes control, through a receiver, of a trust estate, in proceedings based on the insolvency and fraudulent management thereof, it is not more bound than in the case of proceedings for the foreclosure of liens to carry out all the contracts of the insolvents; but no executory contract is binding on the receiver until adopted by him, and it is the duty of the receiver to refuse to adopt such a contract which would prove so burdensome as to imperil the fund. *Whitney et al.* v. *General Electric Co. of New York et al., 74 Fed. Rep., 664.*

52. An embarrassed bank which organized a trust and safe deposit company to aid in its struggles for existence, *held* liable for funds abstracted from the trust company and used for the bank, on the ground that the organization and use made of the former was a fraud on the public. *Fisher* v. *Adams, 63 Fed. Rep., 674.*

53. When a creditor of an insolvent estate holds collateral securities for his debt he is not required to exhaust his remedy upon such securities, nor to surrender them to the assignee or receiver administering such assigned estate, before receiving a dividend therefrom. *Wheeler* v. *Walton & Whann Co., 72 Fed. Rep., 965.*

54. Where receivers of the property of a party to an action are appointed, the order of appointment requiring such receivers to give bonds, to be approved by the court before they are authorized to act, and enjoining the commencement or prosecution of suits against the party, the appointment of such receivers and their title to the property in question date from the entry of the order of appointment, and not from the time of the approval of their bonds; and a judgment obtained against the party between the entry of such order and the approval of the receivers' bonds is invalid and creates no lien on the property. *Connecticut River Banking Co. et al.* v. *Rockbridge Co., 73 Fed. Rep., 709.*

55. The appointment of a receiver for an insolvent national bank, under act Cong. June 30, 1876, sec. 1, which authorizes the Comptroller to appoint a receiver to close up the association and enforce the personal liability of its stockholders does not dissolve the corporation so as to prevent the recovery of a judgment against it on a valid claim. *Chemical National Bank* v. *Hartford Deposit Co., 16 S. Ct., 439.*

56. The receiver of an insolvent national bank is liable for money borrowed by the president of the bank without special authority when it appears that the bank actually received the money and appropriated it to its own use. *Bank* v. *Armstrong, 152 U. S., 346; 14 Sup. Ct., 572*, distinguished. *Blanchard* v. *Commercial Bank of Tacoma, 75 Fed. Rep., 249.*

57. Though a court administering property through a receiver may resort to the statute requiring the sale of property by the sheriff under process of execution or order of sale, such statute is not exclusive, and the court may, in its discretion, order a sale by the receiver or commissioners. *Farmers and Merchants' National Bank* v. *Waco Electric Railway and Light Co. (Tex. Civ. App.), 36 S. W., 131; Metropolitan Trust Co.* v. *Farmers and Merchants' National Bank, ib.*

58. A judgment entered on failure of defendant to appear on trial, an answer being on file reciting that defendants have failed to appear and wholly made default, will be reversed, no evidence appearing in the record, though the judgment further recites that the issues of fact as well as law were submitted to the court. *Hepburn* v. *Danville National Bank (Tex. Civ. App.), 34 S. W., 988.*

59. The F. national bank pledged to the U. bank, as collateral, a draft held by it. The F. bank failed, and the Comptroller appointed a receiver, to whom the U. bank indorsed the draft for collection. *Held*, that the receiver could show that the draft was really an asset of the F. bank, on which he could sue in a Federal court, by virtue of his appointment, irrespective of the citizenship of parties. *Thompson* v. *Pool (C. C.), 70 Fed. Rep., 745.*

RECEIVER. *See* Insolvent banks; Preferred claims; Collections—Continued.

60. The appointment of a receiver for an insolvent national bank, under act Cong. June 30, 1876, sec. 1, which authorizes the Comptroller, when satisfied of the insolvency of a banking association, to appoint a receiver, "who shall proceed to close up such association and enforce the personal liability of the shareholders," does not dissolve the corporation. *Chemical National Bank* v. *Hartford Deposit Co. (Ill. Sup.), 41 N. E., 225.*

61. Where a receiver of a corporation deposits to his credit, as receiver, money belonging to an individual, the corporation is under obligation to repay such person, and therefore is not prejudiced by the giving of a check by the receiver to such individual in payment of the obligation. *Eccles* v. *Drovers and Mechanics' National Bank (Md.), 29 A., 963.*

62. Receivers of national banks have not the privilege in all cases of being sued in the Federal courts, and are not entitled to remove causes against them from the State to the United States courts. *Bird's Executors* v. *Cockrem, 2 Woods, 32.*

63. A receiver of a national bank is an officer of the United States, and as such may sue in the Federal courts in the district in which such bank is located. *Frelinghuysen, Receiver, etc.,* v. *Baldwin and others, 12 Fed. Rep., 395.*

64. Until a receiver has been appointed by a Federal court wherein the interposition of equity to settle the affairs of a national bank was invoked and the appointment of a receiver asked to take charge of the assets, neither law nor comity requires the State court to suspend its equitable remedy to reach the assets of the bank and enforce its own final process until the Federal court shall act, especially where in the Federal court the case is made by the stockholders of the bank and the judgment creditor is not made a party thereto. *Merchants and Planters' National Bank* v. *Trustees Masonic Hall, 2 N. B. C., 220.*

65. A receiver of an insolvent national bank occupies a fiduciary relation to its creditors, and may sue in equity to enjoin the collection of taxes illegally assessed against the stock of the bank. *Brown* v. *French, 80 Fed. Rep., 166.*

66. While the receiver of an insolvent national bank may interpose and become a party to a suit to enforce a claim against the bank, he is not a necessary party to such a suit, and a judgment rendered against the bank by a court of competent jurisdiction, in a suit to which he is not a party, is binding upon the receiver, in the absence of fraud or collusion. *Denton* v. *Baker, 79 Fed. Rep., 189.*

67. The holder of a judgment against an insolvent national bank, recovered upon a claim rejected by its receiver, has an adequate remedy by an action at law against the receiver, by the judgment in which the latter may be directed to recognize the claim, and he can not resort to equity to compel the allowance of the claim by the receiver, or enjoin its rejection. *Ib.*

68. One appointed merely temporary receiver of a national bank on account of a suspension of payments, arising from defalcations of certain officers, is not necessarily such a representative of the bank that limitations provided in an insurance policy, intended to indemnify the bank against such defalcations, will commence to run when the receiver discovers the frauds. *Jackson* v. *Fidelity and Casualty Co. (C. C. A.), 75 Fed. Rep., 359.*

69. A receiver of an insolvent national bank, appointed by the Comptroller of the Currency, is the agent of the United States, and not an agent or officer of any court; nor does he, by filing a petition in a Federal court, under Rev. St., sec. 5234, for leave to sell property of the bank, or to sell or compound bad or doubtful debts, place the assets of the bank in the custody of the court, in the sense in which it has the custody of property in the hands of a receiver appointed by itself. *Ex parte Chetwood, 165 U. S., 443.*

70. The receiver, appointed by the Comptroller of the Currency for a national bank located in another State, is not a foreign receiver, and may sue in the courts of New York for an assessment levied on shareholders of the bank without regard to the doctrine of comity. *Peters* v. *Foster, 10 N. Y. S., 389; 56 Hun., 607.*

71. The receiver of a national bank in liquidation, having received his appointment from the Comptroller of the Currency, under the national banking laws, is an officer of the United States, and as such may sue in the circuit court, without regard to citizenship or the amount involved, under Rev. St., 629, cl. 3, conferring on that court jurisdiction "of all suits at common law where the United States, or any officer thereof, suing under authority of any acts of Congress, are plaintiffs." *Armstrong* v. *Ettlesohn, 36 Fed. Rep., 209.*

RECEIVER. *See* Insolvent banks; Preferred claims; Collections—Continued.

72. Defendant received, in trust for a national bank, stock in another bank, executing his note for the same at its par value, in order that the books of the bank might not show that it was the owner of the stock. He afterwards received dividends and securities in liquidation of such stock, and turned over the securities and paid part of the dividends to the bank, taking up his note and executing a new note for the balance of the dividend. *Held*, that he could not defend against such note in the hands of a receiver on the ground that he was an accommodation maker. *Tillinghast* v. *Carr*, *82 Fed. Rep.*, *298*.
73. An agreement between the officers of a national bank and the maker of a note payable to the bank that it may be paid by the transfer to the bank of stock of another bank is illegal, and the receiver of the bank is not estopped from denying its validity by reason of having realized on securities transferred to the bank as a part of the transaction; such securities having been received by such maker as trustee for the bank. *Ib.*
74. When, at the time of the appointment of a receiver of a bank, suits are pending on notes belonging to the bank, with counsel employed and necessary, the reasonable fees of such counsel are chargeable against the assets. *Sowles* v. *National Union Bank of Swanton*, *82 Fed. Rep.*, *139*.
75. Counsel fees will not be allowed a receiver for services rendered in conducting the suit in which he was appointed; nor for services on a hearing before a master in behalf of a claim which included a charge for fees paid to the same counsel; nor for services before the master on the hearing upon the receiver's account, where the principal contest was over the charges of such counsel to the receiver; nor for services in obtaining the appointment of a former receiver who has been superseded. *Ib.*
76. Though not a party to a suit against the bank in a State court, the receiver of a national bank may appear in that court, and contest the validity of the judgment. *Denton* v. *Baker*, *93 Fed. Rep.*, *46*.
77. A judgment was fraudulently obtained in a State court against a national bank without making a receiver thereof a party. The receiver learned of it a few days later, but took no action in the State court to contest the judgment for nearly two years, the time expiring in the meanwhile within which he might move that court to vacate the judgment for fraud, and his application therein was denied. *Held*, that he was guilty of laches, and equity would not annul the judgment. *Ib.*
78. A decree which commands the receiver of an insolvent national bank to pay over a large sum of money within ten days, where, as a matter of fact, and in accordance with law, the funds are in the custody of the Comptroller of the Currency, unduly limits the time for satisfying the decree, and might result in the receiver being in contempt for not paying over moneys which are not within his control. *Richardson* v. *Louisville Banking Co.*, *94 Fed. Rep.*, *442*.
79. The receiver of a national bank may be sued in a Federal court in relation to a contract made by him on behalf of the estate in the course of its administration. *Gilbert* v. *McNulta*, *96 Fed. Rep.*, *83*.

REDUCTION OF CAPITAL STOCK. *See* Capital stock.

REPORT OF CONDITION. *See* False entry.

1. A national bank is not required to conform the headings of the various accounts on its books to any prescribed names, nor to the names stated in the form of report prescribed by the Comptroller, and therefore when a report is called for, if the person making it enters, under the headings in the prescribed form, a statement of the bank's condition which is true with respect to the headings in said form, he has fulfilled the demands of the law. *United States* v. *Graves*, *53 Fed. Rep.*, *634*.
2. The entry of "Loans and discounts" in reports to the Comptroller does not guarantee the solvency of the makers of the paper, but is a statement that in truth and fact, at the date named in the report, the bank actually held and owned loans and discounts to the aggregate so reported. *Ib.*
3. Where the form of report, as prescribed by the Comptroller contains heading of "Loans and discounts," and also of "Overdrafts," it is the duty of the bank officer to make his entries in such report in such manner that each of these headings shall truthfully state the condition of his bank as to such heading. *Ib.*
4. A director of a bank is personally liable to the bank on paper made to it by a firm of which he is a member, and in making a report of the condition

REPORT OF CONDITION. *See* False entry—Continued.

of the bank to the Comptroller the amount of such paper should be entered under the heading of "Liabilities of directors (individual and firm) as payers." *Ib.*

5. The "liabilities" of a national bank, which are required by Rev. St., sec. 5211, to be stated in the reports of the Comptroller of the Currency, include contingent as well as absolute liabilities; and hence an unmatured note, payment of which at maturity is guaranteed by the bank, should be included in the list of liabilities. *Cochran* v. *United States, 15 S. Ct., 628.*

RESIDENCE:

A national bank is a citizen of the State wherein it is located. *Davis* v. *Cook, 9 Nevada, 134; 1 N. B. C., 656.*

RESTRAINING ACTS:

National banking associations located outside of a State are subject to its restraining acts prohibiting all corporations, not authorized by the law of the State, from keeping therein offices for the purpose of discount and deposit. *National Bank of Fairhaven* v. *The Phœnix Warehousing Company, 6 Hun., 71.*

SAVINGS BANKS:

After the act of June 30, 1876 (19 St., 63), savings banks organized in the District of Columbia under an act of Congress, and having a capital stock paid up in whole or in part, were entitled to become national banking associations in the mode prescribed by Rev. St., sec. 5154. *Keyser* v. *Hitz, 133 U. S., 138.*

SHAREHOLDERS. *See* Assessment; Transfer of stock.

1. One who appears on the books of the association as the owner of shares of its stock is individually liable, though he hold the stock merely as collateral security. *National Bank* v. *Case, 99 U. S., 628; Moore* v. *Jones, 3 Woods, 53; Bowdell* v. *Farmers and Merchants' National Bank of Baltimore, 2 N. B. C., 146; Hale* v. *Walker, 31 Iowa, 344; Wheelock* v. *Kost, 77 Ill., 296.*
2. And a subscription to stock of a national bank, and payment in full on the subscription and entry of the subscriber's name on the books as a stockholder, constitute the subscriber a shareholder without taking out a certificate. *Pacific National Bank* v. *Eaton, 141 U. S., 227.*
3. If the trusteeship of one who holds stock in trust does not appear upon the books of the association he will be individually liable. *Davis* v. *Essex Baptist Society, 44 Conn., 582.*
4. The real owner of the stock is liable as a stockholder, though when he purchased the stock he had it transferred upon the books to another. *Davis* v. *Stevens, 17 Blatch., 259.*
5. While it is undoubtedly the rule as regards stockholders that one put upon the books as a stockholder without his consent can not be held for any liability in respect to such stock, yet where the person to whom the stock is transferred is a director of the bank, and is concerned in the management of its affairs, he must be presumed to have knowledge of the fact that the stock stood in his name, and if he has not repudiated the transfer to himself, is liable as the holder of such stock. *Brown* v. *Finn, 34 Fed. Rep., 124.*
6. A national bank, having so received stock of another national bank, was sued as a stockholder. *Held*, that loan by national bank on such security is not prohibited, and if it were, defendant could not avoid liability by its own illegal act. *National Bank* v. *Case, 99 U. S., 628.*
7. Where stockholder, knowing that bank is to fail, collusively transfers his shares to an irresponsible person to avoid liability, his liability is not affected by such fraud. *Bowden* v. *Johnson, 107 U. S., 251.*
8. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable, as a stockholder, for the debts of the bank when the true owner has been adjudged so liable, although nothing is realized on the execution of such judgment. *Yardley* v. *Wilgus, 56 Fed. Rep., 965.*
9. Subscription to stock and payment in full and entry of name on books as a stockholder makes subscriber a shareholder without taking out a certificate. *Pacific National Bank* v. *Eaton, 141 U. S., 227; Thayer* v. *Butler, ib., 131; Butler* v. *Eaton, ib., 240.*

SHAREHOLDERS. *See* Assessment; Transfer of stock—Continued.

10. A pledgee of stock who in good faith takes the security for his benefit in name of an irresponsible trustee for the avowed purpose of avoiding individual liability as shareholder incurs no liability as such. *Anderson* v. *Philadelphia Warehouse Co., 111 U. S., 479.*
11. The statutory liability of a shareholder in a national bank for the debts of the corporation survives against his personal representatives. *Richmond* v. *Irons, 121 U. S., 27.*
12. Shareholder in national bank continues liable for the company's debts until his stock is actually transferred or certificate surrendered for that purpose; a delivery to the president of the bank, as vendee and not as president, is insufficient to discharge the shareholder. *Ib.*
13. The pledgee of stock under a contract to sell on default of the payment of a note for which the stock is pledged, who, by judicial proceedings, has compelled the transfer on the books of the stock to himself, will be deemed, in the absence of complaint by the debtor, to have acquired the stock as owner. *Succession of Lanaux (La.), 17 So., 200; Appeal of Hibernia National Bank, ib.*
14. A valid trust arises as against everyone except the donor's creditors where an owner of the bank stock surrenders his certificate, and has it reissued to himself as trustee for the benefit of his children, and such trust remained unrevoked at his death. *Mize* v. *Bates County National Bank, 1 Mo., App. Rep., 99.*
15. A "shareholder" in a corporation, within Rev. St., secs. 5139, 5151, creating individual liability against shareholders of national banks, is one who has a proportionate interest in its assets and is entitled to take part in and control and receive its dividends. *Beal* v. *Essex Savings Bank, 67 Fed. Rep., 816.*
16. Plaintiffs subscribed for certain shares in a bank to increase the capital, and, after paying installments thereon, consented that the bank be consolidated with a national bank, and that the capital of the latter be increased, and that their subscriptions should stand as subscriptions to the increased capital of the national bank, and paid installments on their subscriptions. Some preliminary steps were taken by the national bank to increase its stock, but the Comptroller of the Currency refused to consent to the full increase, and before the amount of increase allowed by him was paid in and a certificate therefor issued by him the national bank was placed in the hands of a receiver. *Held*, that plaintiffs never became stockholders in the national bank. *McFarlin* v. *First National Bank, 68 Fed. Rep., 868.*
17. In an action by the receiver of a national bank to enforce the individual liability of a stockholder, an allegation in the complaint that on a given date the Comptroller, having ascertained and determined that the assets, property, and credits of the bank were insufficient to pay its debts and liabilities, and, as provided by the act of Congress, made an assessment and requisition on the shareholders of the said bank of a given sum upon each share held and owned by them, respectively, at the time of its default, and directed the receiver to take all necessary steps to enforce the liability, is sufficient. *Kennedy* v. *Gibson, 8 Wall., 498*, distinguished. *Nead* v. *Wall., 70 Fed. Rep., 806.*
18. Stock of a bank was purchased by defendants, of the president thereof, at a time when there was no overissue, and when the amount purchased was credited to him on the books. At the time, or shortly afterwards, the stock, by his direction, was transferred from his account to theirs on the stock journal and stock ledger, and new certificates were issued to them. Thereafter they were treated by the bank as the lawful owners of the stock and were allowed to vote the same and receive dividends thereon. The bank having failed, suit was brought to collect an assessment made against defendants as shareholders. *Held*, that they were estopped from claiming that they were not stockholders, although the president neglected to cancel the old certificates and afterwards hypothecated part of them, thereby creating an overissue. *Burt* v. *Bailey et al., 73 Fed. Rep., 693.*
19. One who purchases stock in a national bank with his own money, on the suggestion of another person that the latter would buy such stock as the former "could get hold of," without being under any obligation to convey the stock to the other, is not a trustee within the meaning of Rev. St., sec. 5152, exempting a person holding stock as a trustee from personal liability as a stockholder. *Horton* v. *Mercer (C. C. A.), 71 Fed. Rep., 153.*
20. One who knowingly permits his name to be entered upon the stock books of a national bank as the owner, individually, of stock therein can not

SHAREHOLDERS. *See* Assessment; Transfer of stock—Continued.

be permitted, as against creditors, or a receiver of the bank representing them, to show that he was not the owner of the stock; and he is liable for an assessment thereon, though he held the stock, in fact, as trustee for the bank itself. *Lewis* v. *Switz* (*C. C.*), *74 Fed. Rep., 381.*

21. Where the statutory liability of a stockholder to corporation creditors is, by statute, declared to be directly to the creditors, an averment in a declaration to enforce such liability that the corporation is in the hands of a receiver is immaterial. *Hancock National Bank* v. *Ellis* (*Mass.*), *44 N. E., 349.*

22. The declaration in an action to enforce the liability of a stockholder of a foreign corporation which averred that under the statute of the foreign State, as interpreted by the decisions of the court of last resort of that State, defendant's liability as stockholder was contractual, and arose upon the subscription made by him to the capital stock, and that in subscribing he guaranteed payment to the creditors of the corporation of an amount equal to the par value of the stock held by him, which should be payable to the judgment creditors of the corporation who first pursued their remedy under the statute; and that an action to enforce that liability was transitory, and could not be brought in any court of general jurisdiction in the State where personal service could be made upon the stockholder—stated a cause of action of which the courts of Massachusetts had jurisdiction. *Ib.*

23. Parties dealing with a corporation have a right to rely upon the evidence contained in its organization papers, filed in the office of the secretary of state, as to who are subscribers for its stock. *Kesner* v. *World's Fair Hippodrome, etc., Co., 62 Ill. App., 89.*

24. One who has been induced to purchase bank stock by deceit of president as to bank's condition does not forfeit his right to rescind by the fact that he was shortly afterwards elected cashier, and did not, during his services as such, attempt rescission, if he had no knowledge of the condition of the bank. *National Bank* v. *Taylor* (*S. D.*), *58 N. W., 297.*

25. L. was president of the defendant national bank, and had substantial control and management. He bought fifty shares of defendant's outstanding stock and paid for it with the proceeds of a note, signed by M., the cashier, which he indorsed and placed in the bank as discounted paper. He afterwards bought one hundred and forty-eight shares, and paid for them by an ordinary call loan from defendant. On subsequently selling a portion of the stock, L. applied the proceeds to the note and call loan. He did not assume to act for defendant, and the stock was transferred to him individually, and was in his name on the books. He had no actual authority to buy the stock for defendant, but the evidence tended to show that the purpose of the purchase was to get the stock into the hands of persons who would be useful to defendant. In an action for fraud in a subsequent sale of such stock by L., *held*, that defendant could not be charged as owner of the stock. *Prosser* v. *First National Bank of Buffalo, 106 N. Y., 677; 3 N. B. C., 616.*

26. On the question whether the president represented defendant to be the owner of the stock, plaintiff testified that in the conversation resulting in the sale the president stated that "we can sell you some of our stock" at 160, and that that was "the price that the bank took it in at." Plaintiff did not inquire as to the ownership. The president testified that while he might have stated that "we have some stock," his best recollection was that he did not say "the bank took it in." No motive appeared for his representing defendant to be the owner. *Held*, that the evidence sustained a finding negativing such representations. *Ib.*

27. An appeal from an order of reversal which does not state that the reversal was upon questions of fact brings up for review only questions of law. *Ib.*

28. A finding of fact by the trial court upon sufficient evidence, and not reversed by the general term, is conclusive on appeal to the court of appeals. *Ib.*

29. The father's liability is not affected by the fact that after the assessment, but before suit was brought to recover it, the son became of age and assented to holding the stock. *Foster* v. *Wilson* (*C. C.*), *75 Fed. Rep., 797.*

30. Defendant, who was the owner of stock in a national bank which, under its by-laws, was transferable only on the books of the bank, sold the same, and, after executing a written assignment to the purchaser and a power of attorney in blank to make the transfer, indorsed on her certificate of stock, delivered the certificate to the president of the bank, who promised to make the proper transfer on its books, but failed to do so, though

SHAREHOLDERS. *See* Assessment; Transfer of stock—Continued.

the certificate was thereafter treated and used by the bank as the property of the purchaser. *Held*, that defendant was not liable as a stockholder. *Cox* v. *Elmendorf* (*Tenn. Sup.*), *37 S. W.*, *387*.

31. The statutes of the United States relating to the organization and powers of national banks prohibit such banks from purchasing or subscribing to the stock of another corporation, although they may, as incidental to the power to loan money on personal security, accept stock of another corporation as collateral, and thus become subject to liability as other stockholders. *California Bank* v. *Kennedy*, *167 U. S.*, *362*.

32. The want of such authority may be set up by a bank to defeat an attempt to enforce against it the liability of a stockholder. *Ib.*

33. One who is induced by fraud to purchase stock of an insolvent national bank, and have it transferred to him on the books of the bank, and who, upon discovery of the fraud, takes prompt action to rescind the contract, is not liable to assessment on such stock, except on behalf of persons who extended credit to the bank, after the transfer, without knowledge of the fraud. *Stufflebeam* v. *De Lashmutt*, *83 Fed. Rep.*, *449*.

34. The binding character of the obligation of one whose name appears as a stockholder on the books of a corporation is on the principle of estoppel, which precludes him from denying a relation he has assumed and upon the strength of which others have acted. *Ib.*

35. A subscription to the stock of a national bank, though induced by the fraud of its officers, is not void, but voidable only at the election of the subscriber; and where he remains and acts as a stockholder for years, and until the bank is placed in liquidation, though without knowledge of the fraud, or means of ascertaining it, he can not then, as against the bank's creditors, exercise the option to rescind the contract of subscription, whatever his rights may have been as against the corporation. *Scott* v. *Latimer* (*C. C.*), *89 Fed. Rep.*, *843*.

36. The liability of a stockholder in a national bank for assessments made by the Comptroller on its insolvency is not dependent on the contract of subscription, but is created by statute for the benefit of the bank's creditors, and can neither be modified nor released by any act of the corporation. *Ib.*

37. The provision of Rev. St., sec. 5142, to the effect that no increase of the stock of a national bank shall be valid until the whole amount thereof is paid in, does not create a condition which renders shares subscribed and paid for in full invalid unless the entire amount of the proposed increase is subscribed and paid for in full, but refers only to the actual increase created by a subscription for a given number of shares, which must be paid up in full to render it valid; the amount of the proposed increase approved by the Comptroller merely fixing the maximum amount within which any increase, if paid up, will be valid. *Ib.*

38. The real owner of shares of stock in a national bank, which, by his procurement or permission, stand on the books of the bank in the name of an agent, and have never been in his own name, may be charged as a shareholder for an assessment made on the bank's insolvency, and the receiver may bring an action at law for the collection of such assessment directly against him, without regard to the liability of the agent. *Houghton* v. *Hubbell*, *91 Fed. Rep.*, *453*.

39. The receiver of an insolvent national bank may recover from a stockholder dividends declared and paid after the bank became insolvent, where necessary to meet the demands of creditors. *Hayden* v. *Williams* (*C. C.*), *96 Fed. Rep.*, *279*.

40. The receiver of a national bank can not recover a dividend paid to a stockholder not at all out of profits, but entirely out of capital, when the stockholder receiving such dividend acted in good faith, believing the same to be paid out of profits, and when the bank, at the time such dividend was declared and paid, was not insolvent. *McDonald, Receiver*, v. *Williams*, *174 U. S.*, *397*.

41. A subscriber to an increased issue of stock of a national bank, who was given original stock instead, but who retained the same without objection for three years, and until the bank had become insolvent, *held* precluded from escaping liability as a stockholder on the ground that he never subscribed for such stock. *Bailey* v. *Tillinghast* (*C. C. A.*), *99 Fed. Rep.*, *801*.

42. It is incompatible with the policy and purpose of the national banking laws to permit mere irregularities, or even fraudulent practices, in the organization or management of a bank created thereunder, to invalidate its action and give ground for a stockholder to repudiate his obligations to the public. *Ib.*

SHAREHOLDERS. *See* Assessment; Transfer of stock—Continued.

43. Where, on an issue as to whether defendant was liable as a stockholder of an insolvent national bank, it appears from an agreed statement as to what the bank books and reports show that, at the time the four shares in question purported to have been transferred to him by the president, the latter's stock was all pledged, it must be held that defendant acquired no stock, and never in reality became a legal shareholder, and hence is not subject to a shareholder's liabilities. *Burt* v. *Richmond, 107 Fed. Rep., 587.*

SPECIAL DEPOSITS. *See* Preferred claims.

1. A national banking association may receive special deposits. The provision in sec. 5228, Rev. St., authorizing an association "to deliver special deposits," implies that it may receive them as a part of its legitimate business; and this implication is as effectual as an express declaration to the same effect would have been. *National Bank* v. *Graham, 100 U. S., 699.*
2. Section 5228, Rev. St., which provides that it shall be lawful for a national bank after its failure to "deliver special deposits," is an effectual recognition of its power to receive them. *Ib.*
3. National bank is liable for damages occasioned by the loss through gross negligence of a special deposit made in it with knowledge and acquiescence of its officers and directors. *Ib.*
4. The taking of special deposits, to keep merely for the accommodation of the depositor, is not within the authorized business of national banks, and the cashiers of such banks have no power to bind them on any express contract accompanying, or any implied contract arising out of, such taking. *Wiley* v. *The First National Bank of Brattleboro, 47 Vermont, 546; 1 N. B. C., 905.*
5. A national bank which habitually receives special deposits for safe-keeping as matter of accommodation is bound by the act of its cashier in receiving on special deposit a package of stocks and bonds. The bank, though acting without reward, becomes a bailee and is responsible for gross negligence. *The Chattahoochee National Bank* v. *Schley, 58 Georgia, 369; 1 N. B. C., 379.*
6. If a person withdraws from a bank a special deposit, in pursuance of authority conferred upon him by the depositor, the bank is discharged, though at the time its officers were not aware of his authority. *Ib.*
7. Written authority indorsed on a certificate of deposit of stocks and bonds to pay a certain person dividends or coupons is no authority for surrendering the stocks and bonds themselves. *Ib.*
8. The power to receive special deposits is incidental to the business of banking. *Pattison* v. *The Syracuse National Bank, 80 N. Y., 82.*
9. National banks, therefore, have power to receive special deposits gratuitously or otherwise; and, when received gratuitously, they are liable for their loss by gross negligence. *Ib.*
10. The term "special deposits" includes money, securities, and other valuables delivered to banks to be specifically kept and delivered. It is not confined to securities held by the banks as collateral to loans. *Ib.*
11. The plaintiff delivered to the defendant bank $4,000 of United States bonds and received this writing: "Received of J. D. Whitney four thousand dollars, for safe-keeping as a special deposit. S. M. Waite, C." *Held*, that it was a naked deposit without reward; that the defendant would not be liable for the robbery or larceny of the bonds, unless there was complicity or bad faith; that it was answerable only for fraud or for gross negligence; that the law demands good faith and the same care of the plaintiff's bonds as defendant took of its own of like character. *Whitney* v. *The First National Bank of Brattleboro, 55 Vt., 154.*
12. An action against a bank for the conversion or the loss by gross negligence of valuable articles deposited with it as a bailee without hire can not be sustained on evidence from which the inference that the articles were stolen by servants of the bank, selected and continued in its employment without negligence, who in the proper course of business had access to them, is equally deducible with any other inference. *Smith* v. *First National Bank of Westfield, 99 Mass., 605.*
13. In an action of trover against a bank, after its reorganization as a national bank, for the value of certain special deposits in coin made prior thereto, *held*, that the measure of damage was the value of the coin at the date of its conversion, with interest thereon. *Coffey* v. *The National Bank of Missouri, 46 Mo., 140; 1 N. B. C., 644.*
14. To recover against a bank for bonds left with the bank as a gratis bailment, something more is needed than the mere fact that they were stolen from the bank. *Wylie* v. *Northampton National Bank, 15 Fed. Rep., 428.*

SPECIAL DEPOSITS. *See* Preferred claims—Continued.

15. And where an association receives United States bonds of one class for the purpose of having them converted into bonds of another class, it is not a mere mandatary, but is responsible for the failure to deliver the bonds on demand. *Leach* v. *Hale, 31 Iowa, 69.*
16. An insolvent was cashier of a bank to which he was largely indebted, and put certain of his own securities in a package, and placed it with similar bundles left with the bank as special deposits for safe-keeping. It was insolvent's intention in this manner to pay certain drafts securing his indebtedness to the bank, and these drafts were entered on the books as paid, and the item of bonds of the bank was increased to the extent of the value of these securities. The securities were not indorsed by insolvent, and the other officers of the bank had no knowledge of the transactions. *Held,* that no property in the securities was transferred to the bank. *Witters* v. *Sowles et al., 33 Fed. Rep., 542.*
17. A national bank president, against whom an indictment was pending for violating the banking laws, brought a bill against the receiver of the bank to obtain possession of a trunk alleged to contain private papers. To this proceeding the United States district attorney was made a party defendant on his own petition, for the purpose of claiming the papers, in order that they might be laid before the grand jury. After hearing, a decree was made appointing a special master to make a private examination of the trunk, with directions to turn over to the complainant any papers belonging to him, and to the receiver such papers as belonged to the bank and were not material to the prosecution against the president, and to reserve for further consideration such as concerned bank transactions and were material to the prosecution. *Held,* that in so far as the decree directed papers to be turned over to the president and the receiver, it was final and appealable, since such papers might thus pass entirely beyond control of the other party claiming them. *Potter* v. *Beal et al., 50 Fed. Rep., 860.*
18. It was improper to make the district attorney a party defendant for the purpose of procuring the papers to be laid before the grand jury. The proper course was for him to obtain a subpœna duces tecum from the court in which the investigation was pending, and then to make summary application to the court which had impounded the papers. *Ib.*
19. Under the circumstances, the order made by the court for an examination of the papers by a special master was in violation of the fundamental and constitutional rights of the litigants as to the method of trial. *Ib.*
20. It appearing that before the bill was brought the trunk had been opened by consent of the president of the bank and the receiver and certain papers taken out in the presence of third persons, one of whom thereby obtained some knowledge of its contents, it was in the power of the court to ascertain by private examination the nature of the evidence thus to be had, and if it proved prima facie admissible, to allow public testimony thereof to be given. *Ib.*
21. To constitute an equitable assignment of property, there must be an appropriation or separation, and the mere intent to appropriate is not sufficient. *Putnam Savings Bank* v. *Beal, 54 Fed. Rep., 577.*
22. Plaintiff bought of a bank $25,000 of five-year city of Duluth bonds and paid the $25,000. The bank, not having in its possession enough of the five-year bonds, proposed to set aside $17,000 five-year bonds and $8,000 one-year bonds, and to exchange the latter for five-year bonds as soon as received. A clerk was directed to make a package of such bonds, and mark it with plaintiff's name, and set it aside as his property, and the officers of the bank supposed this had been done. When defendant, as receiver, took possession of the bank, there were found two packages of bonds. The first package contained $18,500 five-year bonds, with a slip of paper on which was written a memorandum, "Property of Putnam Ct. Sav. Bank; $6,500 more due them five-year bonds." The second package contained bonds amounting to $23,611.50, of which three, amounting to $10,255.90, had one year to run; six, amounting to $2,280.81, had five years to run; the remaining bonds running two, three, and four years. With this package was a slip of paper on which was written a memorandum of the date, amount of bonds, and the time when due, and also the words, "$6,500 due Putnam." *Held,* that these facts did not show an equitable assignment by the bank to the plaintiff of the remaining $6,500 worth of bonds. *Ib.*
23. Where a national bank was broken into by burglars, and property belonging to it and to others was taken therefrom, the bank may take measures to recover its own; and it may lawfully undertake to act also for others thus jointly concerned with itself; and want of proper diligence, skill,

SPECIAL DEPOSITS. *See* Preferred claims—Continued.

and care in the performance of such an undertaking would render it liable to respond in damage for failure. *Wylie* v. *Northampton National Bank, 119 U. S., 361; 3 N. B. C., 188.*

24. Gratuitous bailees of another's property are not responsible for its loss unless guilty of gross negligence in its keeping; and whether that negligence existed is a question of fact for the jury to determine or to be determined by the court where a jury is waived. *Preston* v. *Prather, 137 U. S., 604.*

25. The reasonable care which a bailee of another's property intrusted to him for safe-keeping without reward must take, varies with the nature, value, and situation of the property and the bearings of surrounding circumstances on its security. *Ib.*

26. Persons depositing valuable articles with banks for safe-keeping without reward have a right to expect that such measures will be taken as will ordinarily secure them from burglars outside and from thieves within; that whenever ground for suspicion arises an examination will be made to see that they have not been abstracted or tampered with; that competent men, both as to ability and integrity, for the discharge of these duties will be employed, and that they will be removed whenever found wanting in either of these particulars. *Ib.*

27. In this case persons engaged in business as bankers received for safe-keeping a parcel containing bonds, which was put in their vaults. They were notified that their assistant cashier, who had free access to the vaults where the bonds were deposited, and who was a person of scant means, was engaged in speculations in stocks. They made no examination as to the securities deposited with them, and did not remove the cashier. He stole the bonds so deposited. *Held*, that the bankers were guilty of gross negligence and were liable to the owner of the bonds for their value at the time they were stolen. *Ib.*

28. When bonds originally deposited with a bank for safe-keeping are by agreement of the bailor and bailee made a standing security for the payment of loans to be made by the bank to the owner of the bonds, the bailee becomes bound to give such care to them as a prudent owner would extend to his own property of a similar kind. *Ib.*

29. Where the speculations in stocks and bonds on margins of a bank cashier, of which the president had knowledge, were such that such president must have known of the cashier's dishonesty, the bank is liable for bonds deposited with it as a gratuitous bailee, which the cashier converted to his own use. *Merchants' National Bank* v. *Guilmartin (Ga.), 21 S. E., 55.*

30. In an action against a bank to recover the value of a special deposit embezzled by the cashier, diligence in the keeping of the deposit was not shown by evidence that under similar circumstances defendant intrusted its cashier with like property of its own. *Merchants' National Bank* v. *Carhart (Ga.), 22 S. E., 628.*

31. Where the president of a bank transfers a special deposit to a branch bank without authority of the depositor there is no implied promise by such president to pay the depositor the value of it in case it is lost by failure of such branch bank. *El Paso National Bank* v. *Fuchs (Tex. Sup.), 34 S. W., 206.*

32. A special deposit in a bank is gratuitous where it is accepted for the accommodation of the depositor, and without any undertaking by him, express or implied, or to pay or do anything as compensation or reward for keeping the deposit; and, in an action to hold the bank liable for its loss, it is error to instruct the jury that if the bank habitually accepts such class of deposits a person going to make a deposit with it is not obliged to be able to show satisfactorily to himself what benefit will result to the bank, but can assume that it will be benefited. *Merchants' National Bank* v. *Guilmartin (Ga.), 15 S. E., 831.*

33. For a special deposit, received by a bank through its cashier for gratuitous safe-keeping and return to the depositor on demand, the bank is not liable where the cashier, without its knowledge or consent, steals it or fraudulently appropriates it to his own use, the bank having exercised due diligence in selecting the cashier, and not having kept him in office after it knew, or ought to have known, that he was or had become untrustworthy. *Ib.*

34. Plaintiff, who was a depositor in a national bank, requested a certificate of deposit drawing interest for a portion of his deposit. The teller of the bank gave him a certificate which purported to be issued by B. & Co., a private banking firm, and informed him in the presence of the cashier of the bank that this was the bank's certificate, upon which assurance

SPECIAL DEPOSITS. *See* Preferred claims—Continued.

plaintiff accepted it. The members of the firm were the managing officers of the bank, but had a separate place of business in the same town. *Held*, that the bank was liable to the plaintiff for the amount of his deposit. *Steckel* v. *First National Bank of Allentown, 93 Penn. St., 376; 3 N. B. C., 719.*

35. A national bank, receiving a special deposit for safe-keeping, without reward, is liable only for gross negligence; the burden of proof is on the plaintiff, and gross negligence is not the omission of that care which every attentive and diligent person takes of his own goods, but the omission of that care which the most inattentive takes. *First National Bank of Allentown* v. *Rex, 89 Penn. St., 308; 2 N. B. C., 373.*

36. It seems when the president of a bank, for his own private purposes, hypothecates bonds especially deposited with the bank for gratuitous safe-keeping, and they are thereby lost, the bank is not liable, unless the bank officers knew, and assented, or used no effort to recover them. *Ib.*

37. National banks may accept special deposits. *Bank* v. *Zent, 39 Ohio St., 105; 3 N. B. C., 698.*

38. Where a national bank has been accustomed to receive United States bonds as special deposits gratuitously, it is liable for any loss thereof occurring through the want of that degree of care which good business men would exercise in keeping property of such value. *Ib.*

39. A demand of said bonds, and a refusal by the bank to deliver the same, with no other explanation of such refusal than the statement that the bank has no such bonds in its possession, furnish sufficient proof of loss by such negligence as will render the bank liable therefor. *Ib.*

40. Where a national bank was broken into by burglars, and property belonging to it and to others was taken therefrom, the bank may take measures to recover its own, and it may lawfully undertake to act also for others thus jointly concerned with itself, and want of proper diligence, skill, and care in the performance of such an undertaking would render it liable to respond in damages for failure. *Wylie* v. *Northampton National Bank, 119 U. S., 361; 3 N. B. C., 188.*

41. The C. Ry. Co., in order to secure one H. as surety for it on a bond for $18,000, given pursuant to an order of court, made a special deposit of $18,000 in the name of H., trustee, in a bank of which H. was president, receiving from the bank a certificate stating the particulars of such deposit and its purpose. The money so deposited was never separated from the other moneys of the bank, but the amount was credited on the books to H., trustee. Some time after the deposit was made H. drew $9,000 in checks signed as trustee, deposited the same in his personal account, and checked it out. The trust account showed a balance of $9,000 when the bank failed and passed into the hands of a receiver, the cash then in the bank amounting to about $11,000. *Held*, that the C. Ry. Co. was entitled to have its claim allowed as a preferential claim upon the assets in the receiver's hands to the extent of $9,000 only, and to be paid the remaining $9,000 pari passu with other creditors. *Cleveland, C., C. & St. L. Ry. Co.* v. *Hawkins et al., 79 Fed. Rep., 29.*

42. Money deposited in one bank to the account of another, with directions to the latter to pay the amount thereof by telegram to a third bank, is a specific deposit, which may be recovered in full, as against general creditors, where the bank to whose credit the money is deposited receives the same, but suspends before making payment as directed. *Montagu et al.* v. *Pacific Bank et al., 81 Fed. Rep., 602.*

43. A bank, on receiving certain notes as a special deposit, issued a certificate for the amount thereof, made out on a printed form, from which the words "in current funds" were erased and "in certain notes" substituted. The certificate was marked "Special deposit." Having been transferred, this certificate was sent by the holder to the bank for payment. The notes had not then been collected, and the teller was directed by the cashier to return the certificate; but as the signature was torn, he was instructed to prepare and transmit a duplicate certificate. In doing so, he carelessly omitted to change the printed form by erasing "in current funds" and substituting "in certain notes." *Held*, that there was no ground for a claim that the second certificate was given in payment for the first; that it was only a substitute for it, and that the receiver of the bank was only required to surrender to the holder the notes constituting the special deposit, for which the original was issued. *74 Fed. Rep., 1000*, affirmed. *Niblack* v. *Cosler, 80 Fed. Rep., 596.*

44. Knowledge by a member of a firm of the true consideration of a certificate of deposit, which the firm discounted at a bank in payment of individual

SPECIAL DEPOSITS. *See* Preferred claims—Continued.

notes of one of its members, and which had been negligently altered in making out a duplicate certificate, *held* to be imputable to the bank, where the other member of the firm was its president, and, as such, acted as the sole representative of the bank in accepting the certificate. *74 Fed. Rep., 1000*, affirmed. *Ib.*

45. A debtor deposited in a bank in New York the amount due from him to a creditor in Helena, Mont. The bank in New York telegraphed the Bank of Helena to pay the debt and charge to it. The Bank of Helena refused to pay in any way but by exchange on New York, which the creditor refused to accept, and also refused to permit the amount to be placed to his credit. The creditor then accepted a draft on the New York bank, to be a payment if honored. The Bank of Helena suspended, and the draft was not paid. *Held*, that the refusal of the creditor to accept the draft in payment, or to permit the amount to be placed to his credit, made it a special deposit subject to the law governing such deposits. *Moreland* v. *Brown, 86 Fed. Rep., 257.*

TAXATION:

1. A State can not tax the capital stock of a national bank as such. The tax must be assessed upon the shares of the different stockholders. *Collins* v. *Chicago, 4 Biss., 472.*
2. Under Rev. St., sec. 5219, which declares that nothing in the national banking act shall prevent all the shares of stock of a national bank from being included in the assessment of the personal property of the owners of such shares, an assessment of the entire stock of a national bank *in solido* against the bank itself is invalid. *National Bank of Virginia* v. *City of Richmond et al., 42 Fed. Rep., 877.*
3. The assessment of the entire capital stock of a national bank *in solido* against the bank itself is invalid. The bank may pay the tax assessed upon the shares of its different stockholders, and it will have a lien thereon when it pays such tax until the same is satisfied. But if for any cause the tax levied upon the different stockholders is not paid by the bank the property of the individual stockholders will be liable therefor. *First National Bank of Leoti* v. *Fisher, 45 Kans., 726.*
4. The individual stockholders of a national bank are allowed the same deductions from the assessment against them upon their shares of stock as other taxpayers in the State owning moneyed capital are allowed. *Ib.*
5. "Moneyed capital" in Rev. St., sec. 5219, embraces capital employed in national banks and that used by individuals in business for profit by use of it as money, but does not include that in the hands of a corporation, even if its business be such as to make its shares moneyed capital when in the hands of individuals, or if it invests its capital in securities payable in money. *Mercantile Bank* v. *New York, 121 U. S., 138; Newark Bank Co.* v. *Newark, ib., 163; Talbot* v. *Silverbow County, Mont., 139 U. S., 438.*
6. Laws N. Y., 1880, ch. 596, sec. 3, which provides that the stockholders in banks and trust companies organized under the authority of the State or of the United States shall be assessed for the value of their shares of stock but which omits to provide for the taxation of the shares of stock in other private corporations, does not contravene Rev. St., sec. 5219, which forbids the taxation of shares of national banks at a greater rate than is assessed on other "moneyed capital" in the hands of the individual citizen of the State. *Palmer* v. *McMahon, 133 U. S., 660; Central National Bank* v. *United States, 137 U. S., 355.*
7. The shares of a national bank are taxable to the owners, and the bank is not liable, primarily or as the agent of the shareholders, under the act of Congress or of the various laws of the State or Territory, for the payment of a tax levied upon such shares; but if such bank, through its proper officers, voluntarily lists such shares as the property of the bank for taxation, and the taxing officers of the State or Territory, in pursuance of such erroneous listing, tax the same in the name of the bank, equity will not relieve the bank from the payment of such tax by enjoining its collection, in the absence of proper application to all the statutory tribunals authorized to hear such matter and determine and grant the proper relief. *Albuquerque National Bank* v. *Perea, 147 U. S., 87.*
8. The entire interests of the shareholders may be taxed without any deduction for that portion of the capital which is invested in United States securities. *Van Allen* v. *The Assessors, 3 Wall., 573.*
9. New shares issued by a national banking association can not be taxed until the increase of capital has been approved by the Comptroller of the Currency. *Charleston* v. *People's National Bank, 5 S. C., 103.*

TAXATION—Continued.

10. The manifest intention of the law is to permit the State in which a national bank is located to tax, subject to the limitations prescribed, all the shares of its capital stock without regard to their ownership; and, therefore, a national bank may be taxed upon the shares which it holds in another national bank. *Bank of Redemption* v. *Boston*, *126 U. S.*, *60*.
11. The undivided surplus of a national banking association, unless invested in Federal securities, may be lawfully taxed by the State. *North Ward National Bank of Newark* v. *City of Newark*, *39 N. J.*, *380*; *First National Bank* v. *Peterborough*, *56 N. H.*, *38*.
12. But, of course, if the surplus is taken into consideration in estimating the taxable value of the shares, it is not to be taxed separately. *North Ward National Bank* v. *City of Newark*, *supra*.

    NOTE.—But it has been held in Maryland that the stock of an association represents its whole property, and where a tax is assessed upon the shares a separate tax upon the real or personal estate amounts to double taxation; and, therefore, where the organic laws of the State prohibit double taxation, such a tax upon the property of an association is void. *County Commissioners* v. *Farmers and Mechanics' National Bank*, *48 Md.*, *117*; *National State Bank* v. *Young*, *25 Iowa*, *311*, wherein it was held that the State could tax only the shares *eo nomine* and the real estate.
13. The surplus fund of a national banking association is not excluded in the valuation of its shares for taxation. *Stafford National Bank* v. *Dover*, *59 N. H.*, *316*.
14. Where shares of stock are assessed at their actual cash value, without any deduction for the real estate owned by the association, the real estate should not be taxed *eo nomine*. *Commissioners of Rice County* v. *Citizens' National Bank of Faribault*, *23 Minn.*, *280*.
15. Real estate owned by a bank constitutes part of its assets, within the meaning of Code of Mississippi providing that banks shall pay a privilege tax, whose amount varies with their "capital stock or assets," in lieu of all other taxes. *Vicksburg Bank* v. *Worrell*, *7 So.*, *219*.
16. The State can not tax the circulating notes of national banking associations. *Horne* v. *Greene*, *25 Miss.*, *452*; contra, *Board of Commissioners* v. *Elston*, *32 Ind.*, *27*; *Ruffin* v. *Board of Commissioners*, *69 N. C.*, *498*; *Lily* v. *The Commissioners*, *69 N. C.*, *300*.
17. Where the State banks are taxed upon the capital, no tax can be imposed upon the shares of national banking associations; for, as the capital of the State banks may consist of the bonds of the United States, which are exempt from State taxation, a tax on capital is not equivalent to a tax on shares. *Van Allen* v. *The Assessors*, *3 Wall.*, *573*; *Bradley* v. *The People*, *4 Wall.*, *459*.
18. But though the tax upon the State banks is not *eo nomine* a tax on shares, *yet if it is equivalent to such a tax* the shares in the national banking associations located in that State may be taxed. *Frazer* v. *Seibern*, *16 Ohio St.*, *614*; *Van Slyke* v. *State*, *2 Wis.*, *655*; *Boyuoll* v. *State*, *25 Wis.*, *112*.
19. Where by local legislation different rates are prescribed for different classes of moneyed capital, the rate imposed upon shares of national banks should approximate as closely as may be the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. *City National Bank* v. *Paducah*, *5 Cent. L. J.*, *347*; *1 N. B. C.*, *300*.
20. Congress meant no more than to require of the States, as a condition to the exercise of the power to tax the shares in national banks, that they should, as far as they had the capacity, tax in like manner the shares of banks of issue of their own creation. *Lionberger* v. *Rouse*, *9 Wall.*, *468*.
21. Therefore, where a State has previously contracted with the banks which it has chartered that they shall not be taxed above a certain rate, a tax upon national-bank shares at a greater rate is not invalid if this rate is not greater than that assessed upon all the moneyed capital within the State, except that of the State banks. *Ib.*
22. Any system of assessment of taxes which exacts from the owner of the shares of a national banking association a larger sum in proportion to the actual value of those shares than it does from other moneyed capital, valued in like manner, taxes the shares at a greater rate, notwithstanding that the percentage of tax on the valuation is the same as that applied to other moneyed capital. *Pelton* v. *Commercial National Bank*, *101 U. S.*, *143*.
23. Where shares in national banking associations are purposely valued proportionately higher than the other moneyed capital in the State, the assessment is void. *Ib.*

TAXATION—Continued.

21. And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. *Ib.*
25. In estimating the value of the shares for the purpose of taxation, reference may be had to all the property and values of the bank. *St. Louis National Bank* v. *Papin, 3 Cent. L. J., 669; 1 N. B. C., 326.*
26. If no excessive valuation is complained of, and a correct result is arrived at, equity will not restrain the collection of a tax because the method of computation was erroneous. *Ib.*
27. Merely a partial exemption of other moneyed capital will not invalidate a tax upon shares in national banking associations. *Ib.*
28. Under the statute of New York, shares in national banking associations should be taxed at their real or market value. *People* v. *The Commissioners of Taxes and Assessments, 94 U. S., 415.*
29. A State statute creating a system of taxation of banks which does not discriminate against national banks is not unconstitutional. *Davenport Bank* v. *Davenport, 123 U. S., 83.*
30. Section 5219, Rev. St., does not require perfect equality between State and national banks, but only a system of taxation which shall work no discrimination between them. *Ib.*
31. The intention of Congress was that the rate of taxation of the shares should be the same as, or no greater than, the tax upon the moneyed capital of the individual citizen which is *subject and liable to taxation.* *People* v. *The Commissioners, 4 Wall., 244.*
32. The fact that by the statutes creating them, which statutes were passed prior to the national banking law, State banks are entirely exempt from taxation will not render a tax upon the shares of national banking associations void. *City of Richmond* v. *Scott, 48 Ind., 568.*
33. And a State tax upon shares in national banking associations is not rendered invalid by an exemption of the shares of other corporations the capital of which consists of property required to be listed for taxation as such. *McIver* v. *Robinson, 53 Ala., 456.*
34. But though Congress did not contemplate that there should be an absolute equality (which in the nature of things is impossible), yet it did intend that there should be a substantial equality; and therefore if the exemptions in favor of other moneyed capital are so palpable as to show that there is a serious discrimination against capital invested in the shares of national banking associations, the tax will be declared unlawful. *Boyer* v. *Boyer, 113 U. S., 690.*
35. A State law which does not permit a deduction to be made from the assessed value of bank shares for all debts due by the holder thereof, while authorizing such a deduction to be made from the assessed value or moneyed capital otherwise invested, is void. *People ex rel. Williams* v. *Weaver, 100 U. S., 539,* reversing *S. C., 67 N. Y., 516,* and overruling *People* v. *Dolan, 36 N. Y., 59.*
36. In the assessment and taxation of shares of national bank stock the owners thereof, having no other credits or moneyed capital, are entitled to deduct their bona fide debts from the value of such shares of stock. *Wasson* v. *Bank, 8 N. E., 97.*
37. Rev. St., sec. 5219, providing that shares of national-bank stock may be taxed as a part of the personalty of the owner and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other "money capital" owned by citizens of the State, and that the shares of nonresidents shall only be taxed in the city wherein the bank is located, do not authorize the taxation of the stock of a bank *in solido* by the city in which it does business, but only the shares of individual owners residing in the city are taxable, and they must be taxed separately, in order that the owner may deduct from their value the amount of his personal indebtedness, where the State laws or municipal ordinances permit such deductions and require equality of taxation. *First National Bank of Richmond* v. *City of Richmond et al., 39 Fed. Rep., 309; Whitbeck* v. *Mercantile Bank, 127 U. S., 193.*
38. The main purpose of Congress in fixing limits to State taxation on investments in the shares of national banks was to render it impossible for the State in levying such a tax *to create and foster an unequal and unfriendly competition by favoring institutions or individuals carrying on similar business and operations and investments of a like character;* and the language of the law is to be read in the light of this policy. And therefore the exemption of shares of stock in corporations *the business of which does not come into competition with that of the national bank* (e. g., railroad companies, mining

TAXATION—Continued.

companies, manufacturing companies, and insurance companies) does not invalidate a tax upon national-bank shares. Capital thus employed is not "moneyed capital" within the meaning of the act of Congress. *Mercantile Bank* v. *New York*, *121 U. S., 138; Newark Bank Co.* v. *Newark*, *ib., 163; Bank of Redemption* v. *Boston*, *125 ib., 60.*

39. Although deposits in savings banks constitute moneyed capital in the hands of individuals within the terms of any definition which can be given of that phrase, yet they are not within the meaning of the act of Congress in such a sense as to require that, if they are exempted from taxation, shares of stock in national banks must thereby also be exempted from taxation; for it can not be supposed that savings banks come into any possible competition with national banks. *Ib.*

40. The bonds of municipal corporations are not within the reason of the rule established by Congress for the taxation of national banks. *Central National Bank* v. *United States*, *137 U. S., 355.*

41. Under act Louisiana, 1888, sec. 27, relating to taxation of national-bank shares, making no deduction for that part of the bank's property entering into their value which consists of nontaxable State and national securities, which deduction may, under the act, be made by individuals, a tax on national-bank shares violates Rev. St., sec. 5219, prohibiting the assessment of such shares at a greater rate than moneyed capital in the hands of individual citizens; and it is immaterial that the same discrimination is made against other corporations. *Whitney National Bank* v. *Parker*, *41 Fed. Rep., 402.*

42. The taxation of national-bank shares by the statute of Indiana without permitting the owner of them to deduct from their assessed value the amount of his bona fide indebtedness, as he may in the case of other investments of moneyed capital, is a discrimination forbidden by the act of Congress. *Britton* v. *Evansville National Bank*, *105 U. S., 322.*

43. Section 5219 prohibits an adverse discrimination by a local government in the valuation of national-bank stock for assessments as compared with an assessment by the same government for the same year of other moneyed capital invested so as to make a profit from the use thereof as money. *Puget Sound National Bank of Seattle* v. *King County et al.*, *57 Fed. Rep., 433.*

44. The State has a right to resort to the bank as a garnishee for the collection of its claims against stockholders for taxes, and legislation may require assessment of stock to be made to the bank *in solido*. *First National Bank of Aberdeen* v. *Chehalis County et al.*, *32 P., 1051.*

45. The nontaxation of credits of individuals, such as accounts, promissory notes, and mortgages, is not unlawful discrimination against national banks whose capital is taxed. *Ib.*

46. A State tax upon shares is valid, though the tax is collected from the bank. *National Bank* v. *Commonwealth*, *9 Wall., 353.*

47. And the State may require the banks to pay a tax rightfully laid upon the shares. *Ib.*

48. And where the tax on shares is payable by the association the collection of the tax may be enforced by distraint of its property. *First National Bank* v. *Douglas County*, *3 Dill, 330.*

49. But where the tax laws of the State make the bank the *mere agent* for paying the tax on shares, and direct it to retain so much of the dividends as will answer that purpose, other agents being required to pay taxes for their principals only when they have under their control the property, money, or credit of such principals, the bank can not be made liable unless it has the control of the property, etc., of its shareholders, or has dividends in its possession or has failed to retain them. *Hershire* v. *First National Bank*, *35 Iowa, 272.*

50. Act Louisiana, 1888, sec. 27, providing that shares in banks shall be assessed to shareholders, but requiring the bank to pay taxes so assessed and authorizing it to collect the same from the shareholders, imposes a tax, not upon the bank, but upon its shares, as permitted by act of Congress providing that a State may determine the manner of taxing the shares of national banks located in the State. *Whitney National Bank* v. *Parker*, *41 Fed. Rep., 402.*

51. National banking associations can not be subjected to a license or privilege tax. *Mayor* v. *First National Bank of Macon*, *59 Ga., 648.*

52. Municipal officers can not assess a tax upon the shares of national banking associations until authorized to do so by some law of the State. *Stetson* v. *City of Bangor*, *56 Me., 274.*

TAXATION—Continued.

53. The officers of a national banking association can not be compelled to exhibit to the taxing officers of a State the books of the association showing the deposits of its customers. *First National Bank of Youngstown* v. *Hughes, 2 N. B. C., 176.*

54. The tax imposed on State or national banks paying out the notes of individuals or State banks for circulation is constitutional. *Veazie Bank* v. *Fenno, 8 Wall., 533.*

55. Such a tax is not a direct tax within the meaning of the clause of the Constitution which declares that "direct taxes shall be apportioned among the several States according to their respective numbers." *Veazie Bank* v. *Fenno, and Merchants' National Bank of Little Rock* v. *United States, supra.*

56. Where the tax on shares is collected from the association it may bring a suit to enjoin the collection of an illegal tax. *Cummings* v. *National Bank, 101 U. S., 153; Pelton* v. *Commercial National Bank, 101 U. S., 143; Boyer* v. *Boyer, 113 U. S., 689.*

57. The imposition of a tax upon the shares of the bank according to the Louisiana statute, which requires the bank to pay the tax and then look to the dividends upon the shares and to the stockholders for reimbursement, is a tax upon the bank itself. *Citizens' Bank of Louisiana* v. *Board of Assessors, 54 Fed. Rep., 73.*

58. In 1856 the State of Tennessee granted to the Bank of Commerce a charter which provides that the bank "shall have a lien on the stock for debts due it by the stockholders, and shall pay to the State an annual tax of one-half of one per cent on each share of capital stock, which shall be in lieu of all other taxes." *Held,* that this charter exempts from taxation the property of the bank as well as the individual property of the shareholders in the corporate stock and its shares, and such construction is not affected by the fact that the United States Supreme Court decided that the charter tax was a tax on the shareholder only, and an exemption, therefore, of the shareholder, since such decision does not exclude from the exemption the corporation and its property. *State of Tennessee et al.* v. *Bank of Commerce et al., 53 Fed. Rep., 735.*

59. When the statute requires property to be assessed for taxation at its cash value, a bill to enjoin the collection of a tax solely on the ground that the property of other persons is assessed below its cash value can not be maintained by a person whose property is also assessed below that value. *Albuquerque National Bank* v. *Perea, 147 U. S., 87.*

60. Massachusetts laws for taxation of national banks do not deny them the equal protection of the laws guaranteed by the Constitution, nor impose an equal tax in violation of the constitution of that State. *Bank of Redemption* v. *Boston, 125 U. S., 60.*

61. If a bank by mistake declares a dividend or adds to its surplus when it is not in condition to do so, such dividend is subject to taxation and the mistake can not be corrected in action to recover the tax. *Central National Bank* v. *United States, 137 U. S., 355.*

62. P. was a resident in the city of New York and a stockholder in a national bank situated there. In 1881 his shares in the bank were assessed at a valuation of $217,635. This valuation was entered by the tax commissioners in the annual Record of Valuations for 1881, a book which was kept open for public inspection from the second Monday of January, 1881, to May 1, 1881, and a public advertisement thereof was made. Before April, 1881, P. appeared before the commissioners and claimed a reduction, and they reduced the valuation to $190,635. On May 1 the assessment rolls were prepared from that record, with the valuation of P.'s shares at the latter sum, and he was assessed at that valuation. The tax rolls were completed on this basis, and notice was given that they would be open for inspection. P.'s tax, upon the reduced valuation, was $4,991.63. The tax rolls were confirmed, and due notice was given to all taxpayers that the taxes were due and payable. P. paid $1,310 of this tax, but declined to pay the further sum of $3,681.63. The collector of taxes thereupon proceeded against him in the court of common pleas for the city and county of New York, under c. 230 of the laws of New York of 1813, for the enforcement of the payment of the sum remaining due. He appeared and answered, and judgment was given against him, which judgment was affirmed by the court of appeals, and the case was remanded to the court of common pleas. A writ of error was sued out from this court to review that judgment. *Held,* (1) that this court was bound by the decision of the court of appeals as to P.'s failure to comply with the State statute in relation to the method of procedure, form of assessment, etc.; (2) that

TAXATION—Continued.

the assessment was not made in contravention of the Constitution or laws of the United States, and was, therefore, not void for that reason; (3) that the mode provided by the statute of New York for the collection of the tax was "due process of law," and did not deprive P. of the equal protection of the laws; but that it was a purely executive process to collect the tax after the liability of the party was finally fixed. When a law provides a mode for confirming or contesting an assessment for taxation, with appropriate notice to the person charged, the assessment can not be said to deprive the owner of his property without due process of law. Assessors should give all persons taxed an opportunity to be heard; but it is sufficient if the law provides for a board of revision authorized to hear complaints respecting the justice of the assessment, and prescribes the time during which, and the place where, such complaints may be made. *Palmer* v. *McMahon*, *133 U. S. Reports, 660.*

63. The same power of taxation in respect to national banks exists in the Territories that does in the States. *Talbott* v. *Silverbow County*, *139 U. S., 438.*

64. The auditor of Cuyahoga County, Ohio, fixed the taxable value of shares in a national bank at 60 per cent of their true value in money, in accordance with the practice adopted for the valuation of other moneyed capital of individuals in the courts and State, and transmitted the same to the State board of equalization for incorporated banks. That board increased the valuation to 65 per cent, and this value, being certified back to the auditor, was placed by him on the tax list without a corresponding change being made in the valuation of other moneyed capital of individuals. *Held*, that this was such a discrimination as is forbidden by section 5219 of the Revised Statutes of the United States. The statutes of Ohio regulating assessments for taxation allow an owner of moneyed capital other than shares in a national bank to have a deduction equal to his *bona fide* indebtedness made from the amount of the assessment of the value of such moneyed capital; but they make no provision for a similar deduction from the assessed value of shares in a national bank, and provide no means by which such a deduction may be obtained. *Held*, (1) that the owners of such shares are entitled to have a deduction of their indebtedness made from its assessed value as in the case of other moneyed capital; and (2) that the right to it is not lost by not making a demand for it until the entire process of appraisement and equalization of the value of the shares for taxation is completed and the tax duplicate is delivered to the treasurer for collection. The laws of Ohio regulating the taxation of shares in national banks considered. *Whitbeck* v. *Mercantile National Bank of Cleveland*, *137 U. S., 193.*

65. Act of 1864, "to provide a national currency," etc., subjects shares of banks authorized by it to taxation by St tes, though part or whole of capital is invested in national securities exempt from State taxation, and is constitutional. *Van Allen* v. *Assessors*, *3 Wall., 573.*

66. New York act of 1865, subjecting shares of national banks to taxation, but not providing that the tax should not exceed rate imposed on State banks, is void, as there was no tax on shares of State banks—only on the capital. *Ib.*

67. Shares of stock in national banks are personal property, and the law creating them could give them a *situs* of their own, apart from owners, for purpose of taxation. This was done by act of 1864, sec. 41. *Tappan* v. *Merchants' National Bank*, *19 Wall., 490.*

68. State statutes taxing shares without permitting owner to deduct his indebtedness, as allowed to owners of other personal property, make a discrimination forbidden by acts of Congress. *Supervisors* v. *Stanley*, *105 U. S., 307*; *Evansville Bank* v. *Britton*, *Ib., 322.*

69. State statute is not void which requires, for purposes of taxation, that the cashier of each national bank within the State transmits to clerks of several towns in State a true list of its stockholders residing there. *Waite* v. *Dowley*, *94 U. S., 527.*

70. National-bank shares can not be subjected to State taxation where a large part relatively of other moneyed capital in hands of individual citizens in same taxing district is exempted. *Boyer* v. *Boyer*, *113 U. S., 689.*

71. Bank may on behalf of stockholders maintain suit to enjoin collection of State tax unlawfully assessed on shares. *Hills* v. *Exchange Bank*, *105 U. S., 319.*

72. Act of 1866, taxing every national bank or State bank on the amount of State-bank notes paid out, is the proper restraint on the circulation of such notes. *Veazie Bank* v. *Fenno*, *8 Wall., 533.*

TAXATION—Continued.

73. A national bank located in New Jersey, for the convenience of persons in Philadelphia, kept a clerk in that city who received deposits. *Held*, that the bank did not become located in Philadelphia, so as to be liable to taxation. *National State Bank of Camden* v. *Pierce, 18 Albany Law Journal, 16; 2 N. B. C., 177.*

74. The act of Congress of June, 1864, in relation to the taxation of national banks, does not curtail State power as to the subject of taxation, or cut off the right to except certain kinds of property if a legislature chooses to do so. Its only object is to prevent unfriendly discrimination against national banks. *Adams* v. *Mayor, etc., of Nashville, 95 U. S., 19; 1 N. B. C., 148.*

75. Section 1003 of chapter 53 of the fifth division of the revised statutes of Montana Territory, as amended by the act of February 22, 1881, Laws of 1881, page 67, is not in conflict with Rev. St., sec. 5219. *Ib.*

76. Under the general Territorial system, as expressed in the various organic acts, the power of taxation is absolute, save as restricted by the Constitution or Congressional exactments. *Ib.*

77. A city has no power to exact a license fee from a national bank. *City of Carthage* v. *First National Bank of Carthage, 2 N. B. C., 279; 71 Mo., 508.*

78. It is no ground for annulling an assessment on shares of bank stock under acts 1890, No. 106, sec. 27, that the list of shareholders appears in a different part of the assessment book from where the amount is noted. *Castles* v. *City of New Orleans, 15 So., 199.*

79. Where the State board of tax commissioners raised the assessment on plaintiff's property without an appeal from the county board of review, the action was void and the collection of the tax on the increased value should be enjoined. *First National Bank* v. *Brodhecker, 37 N. E., 340.*

80. While a State bank is changing to a national bank, and before the requirements of the State statute are fully complied with, it is subject to State taxation. *Commonwealth* v. *Manufacturers and Mechanics' Bank of Philadelphia, 2 Pearson's Decisions, 386; 2 N. B. C., 159.*

81. National banks are not liable to a privilege tax imposed by city ordinance on occupation and business transactions, although "banks and banking" are in terms included. *National Bank of Chattanooga* v. *Mayor, 8 Heiskell, 814; 1 N. B. C., 903.*

82. An assessment upon national-bank stocks is not violative of a constitutional provision declaring that taxation shall be equal and uniform, though in such assessment the owners of such stocks are denied the right to deduct from the value of such shares the amount of capital invested by the banks in United States bonds and legal-tender notes, and such a deduction is given to private bankers. *Adair, Tax Collector,* v. *Robinson et al., 25 S. W., 734.*

83. Nor is such an assessment for this reason in violation of the Federal statute. *Ib.*

84. Two banks, against whose stock illegal taxes have alike been separately assessed, can not join in a suit to enjoin the collection. *Jones* v. *Rushville National Bank, 37 N. E., 338; Conzman* v. *First National Bank, ib., 392.*

85. Act March 6, 1891, p. 199, sec. 111, empowers the county board of review to equalize valuations and correct lists, fixing true cash values, and, after notice, equalizing values. Section 125 allows appeals to the State board of tax commissioners, who shall have all the powers conferred on county boards of review. *Held*, that the State board has not original jurisdiction to fix assessments other than its express power over railroad property. *Ib.*

86. Banks may sue to enjoin collection of an illegal tax assessed against them on their stock. *Ib.*

87. Where the tax laws of a State deny to the holders of national-bank stock the right to deduct from the value of their shares their bona fide indebtedness, while conferring this right upon other moneyed capital, an assessment upon national-bank stock will be void. *Mercantile National Bank* v. *Shields, 59 Fed. Rep., 952.*

88. It is immaterial that such deductions are not allowed to the holder of stock in railroad, insurance, and manufacturing corporations, since such stock is not regarded as "moneyed capital." *Ib.*

89. Nonresident stockholders are entitled to the same deductions as resident stockholders. *Ib.*

90. The tax laws of Ohio do not authorize the deduction from the value of shares in a national bank, entered on the duplicate for taxation, of legal, bona fide debts owing by the holder of such shares of stock. *Niles* v. *Shaw, 50 Ohio St., 370; 34 N. E., 762.*

TAXATION—Continued.

91. A tax levied on the property of a national bank subsequent to its insolvency is subordinate to the rights of a receiver appointed after such levy. *Woodward* v. *Ellsworth, 4 Colo., 580; 2 N. B. C., 216.*

92. No suit for the collection of a tax under State statutes imposed upon the shares of stock of a national bank can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston* v. *Beal, 51 Fed. Rep., 306.*

93. No suit can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared, under a statute which provides that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which for reimbursement shall have a lien upon the shares and all the rights of the shareholders in the bank property. *City of Boston* v. *Beal, 55 Fed. Rep., 26.*

94. The personal assets and personal property of an insolvent national bank in the hands of a receiver appointed by the Comptroller of the Currency, in accordance with the provision of sec. 5234, Rev. St., are exempt from taxation under State laws. *Rosenblatt* v. *Johnston, 104 U. S., 462; 3 N. B. C., 32.*

95. The following act of Congress relative to the taxation of currency was approved August 13, 1894:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That circulating notes of national banking associations and United States legal-tender notes and other notes and certificates of the United States, payable on demand and circulating or intended to circulate as currency, and gold, silver, or other coin, shall be subject to taxation as money on hand or on deposit under the laws of any State or Territory: *Provided*, That any such taxation shall be exercised in the same manner and at the same rate that any such State or Territory shall tax money or currency circulating as money within its jurisdiction.

SEC. 2. That the provisions of this act shall not be deemed or held to change existing laws in respect of the taxation of national banking associations.

96. The formal acceptance of the provisions of the Hewitt bill (Gen. St., chap. 92, art. 2), fixing a certain tax on bank stock and surplus, and exempting from further taxation those banks which should comply with the requirements of the act, constituted a contract, the consideration for which was the surrender by certain State banks, chartered prior to 1856, of their contract rights to pay a less tax, and the surrender by national banks of their exemption from taxation on Federal securities, thereby equalizing the taxation on all banks, and the adoption of a new constitution providing (sections 174, 175) that corporate property should be taxed according to its value, and that the power to do so should not be suspended by any contract to which the Commonwealth shall be a party, as well as subsequent legislation (St., c. 108, subd. 2) imposing additional taxation, was, as to said banks, in conflict with Const. U. S., Art. I, sec. 10, prohibiting any State from passing a law impairing the obligation of contracts, and with the similar provision in the State constitution; therefore Gen. St., c. 68, sec. 8, which was incorporated in said Hewitt bill, providing that charters thereafter granted should be within the control of the legislature, but that no amendment or repeal should impair rights previously vested, did not apply after the provisions of said bill were accepted. Lewis, Paynter, and Guffy, J. J., dissenting. *Commonwealth* v. *Farmers' Bank (Ky.), S. W., 1013; Farmers' Bank* v. *Board of Councilmen of City of Frankfort, ib.; Same* v. *Franklin County, ib.; Bank of Kentucky* v. *Armstrong, ib.; Same* v. *Board of Councilmen of City of Frankfort, ib.; Commonwealth* v. *Bank of Kentucky, ib.; Same* v. *Deposit Bank, ib.; Deposit Bank* v. *Franklin County, ib.; Commonwealth* v. *Frankfort National Bank, ib.; Same* v. *State National Bank, ib.; Third National Bank* v. *City of Louisville, ib.; Louisville Banking Company* v. *Same, ib.; City of Louisville* v. *Bank of Kentucky, ib.; Northern Bank* v. *Bourbon County, ib.; City of Covington* v. *First National Bank, ib.; Same* v. *German National Bank, ib.; Farmers' Bank* v. *City of Henderson, ib.*

97. A case of discrimination against national banks, within the purview of section 5219, Rev. St. U. S., arises only when the moneyed capital employed in

TAXATION—Continued.

the hands of individual owners in carrying on operations of the same character as those by national banks is some considerable amount and is exempt by operation of law or by the willful act of the assessors. *Washington National Bank* v. *King County* (*Wash.*), *38 P., 219*; *Commercial National Bank* v. *Same, ib.*; *Washington National Bank* v. *City of Seattle, ib.*; *Commercial National Bank* v. *Same, ib.*; *First National Bank* v. *Same, ib.*; *Boston National Bank* v. *Same, ib.*; *National Bank of Commerce* v. *Same, ib.*; *Puget Sound National Bank* v. *Same, ib.*; *Seattle National Bank* v. *Same, ib.*

98. Rev. St., 1881, secs. 6357, 6358, provide that certain corporations organized under the State laws shall list their stock, and direct the auditor to lay such list before the board of equalization for original valuation. *Held*, that these provisions do not apply to national banks. *Eaton* v. *Union County National Bank* (*Ind.*), *40 N. E., 693.*

99. Under tax law, 1891 (Rev. St., 1894, sec. 8469), national banks are not required to make the statements therein provided for as a basis for valuation. *Ib.*

100. Act of June 8, 1891 (P. L., 240), providing that banks paying a certain rate on their shares of capital stock into the State treasury shall be exempt from local taxation, and that banks failing to do so shall be assessed both locally and by the State, at a lower and uniform rate upon the appraised value of their shares, is not repugnant to Const., Art. IX, sec. 1, which provides that all taxes shall be uniform on the same class of subjects within the territorial limits of the authority levying the tax. *Commonwealth* v. *Merchants and Manufacturers' National Bank* (*Pa.*), *31 Atl. Rep., 1065.*

101. Where the assessor made an unauthorized assessment of the shares of bank stock to the bank, and the bank did not ask the board of equalization to correct such erroneous assessment, it could not enjoin the collection of the taxes, in the absence of a valid excuse for its failure to apply to such board. *First National Bank* v. *Bailey* (*Mont.*), *39 P., 83.*

102. Where bank stock is erroneously assessed to the bank instead of the stockholders the board of equalization may correct the assessment. *Ib.*

103. A bank is not estopped from denying liability to pay tax levied on its capital stock as the personal property of the bank by the fact that for several years it had paid taxes so levied. *Farmers and Traders' National Bank* v. *Hoffman* (*Iowa*), *61 N. W., 418.*

104. Under Code, section 819, providing for the taxation of shares of bank stock, and requiring the officers to furnish the assessors "the name of each person owning shares, and the amount owned by each," an assessment on the capital stock as the personal property of the bank, without mention of the shareholders, is void. *Ib.*

105. Under Code, section 819, providing that banks shall be liable for the tax on shares of capital stock as the agent of the shareholders, and that they "shall retain so much of any dividend belonging to any shareholder as shall be necessary to pay any taxes levied on his shares,' a bank is not liable unless it has money or property belonging to the delinquent shareholder. *Ib.*

106. Evidence that a bank had not declared a dividend for a year previous to the levy of an assessment on its capital stock, and that the surplus which it reported after the assessment was made was worthless, by reason of the shrinkage of the securities composing it, will sustain a finding that, after the assessment, the bank had no money of the shareholder with which to pay the tax. *Ib.*

107. The mere fact that a State statute permits some debts to be deducted from some moneyed capital for the purpose of assessment for taxation, but not from that which is invested in the shares of national banks, does not show a violation of Rev. St., section 5219, forbidding State taxation of national-bank shares to be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens, there being nothing to show that the amount of moneyed capital in the State from which debts may be deducted, as compared to the moneyed capital invested in national bank shares, was so large and substantial as to amount to an illegal discrimination against national-bank shareholders. *First National Bank* v. *Ayers, 16 S. Ct., 412.*

108. The single fact that the statutes of Kansas regulating the assessment and taxation of shares in national banks permit some debts to be deducted from some moneyed capital, but not from that which is invested in the shares of national banks, is not sufficient to show that the amount of moneyed capital in the State of Kansas from which debts may be deducted as compared with the moneyed capital invested in shares of national banks, is so

TAXATION—Continued.

large and substantial as to amount to an illegal discrimination against national-bank shareholders in violation of the provisions of Rev. Stat., sec. 5219. *First National Bank of Garnett* v. *Ayers, 660 Fed Rep., 160.*

109. Under Rev. St. U. S., Sec. 5219, which authorizes the taxation of national-bank shares to the owner or holder, but which empowers the legislature of each State to determine the manner and place of taxing such shares, the State has a right to resort to the bank as a garnishee for the collection of its claims against the stockholders for taxes, and the legislature may require the assessment of the stock to be made to the bank *in solido*. *First National Bank* v. *Chehalis County (Wash.), 32 P., 1051.*

110. Rev. St., U. S., Sec. 5219, which prohibits the legislature of each State from taxing national-bank stock at a greater rate than assessed upon the "moneyed capital" in the hands of individual citizens of the State, is intended merely to prevent moneyed capital invested in national banks from being placed at a disadvantage as compared with moneyed capital in the hands of citizens of the State, used for practically an identical purpose with that invested in the stock of national banks; and the non-taxation of credits owing to individual citizens, such as accounts, promissory notes, and mortgages, is not an unlawful discrimination against national banks whose capital is taxed. *Ib.*

111. The collection of taxes which plaintiff ought to pay will not be restrained for mere irregularities by the taxing officers. *Dutton* v. *Citizens' National Bank (Kans.), 36 P., 719; Same* v. *First National Bank, ib., 724; First National Bank* v. *Ayers, ib.*

112. Where there is no means of recovering back from the State taxes illegally assessed and paid into the treasury, a court of equity will enjoin their collection; and when both State and county taxes are included in one warrant, and are for a common reason illegal, the court will at the same time determine the validity of both the State and county taxes. *First National Bank of Omaha* v. *County of Douglas, 1 N. B. C., 267.*

113. State authorities will be enjoined from collecting a tax on the capital stock of a national bank invested in United States securities. *Ib.*

114. The statute of Wisconsin made taxes assessed on shares of stock in national banks a lien on such stock. The defendant sold to plaintiff shares of stock in a national bank, upon which was an unpaid tax. Defendant gave plaintiff a written statement purporting to contain all facts affecting the value of the stock, but in which the tax was not mentioned. The tax was paid by the bank. *Held*, that plaintiff could recover damages of the defendant to the amount of the tax. *Simmons* v. *Aldrich, 41 Wisconsin, 240.*

115. A State statute provided that "the stockholders of every national bank located in this State, or of any bank incorporated under the laws of the State, shall be assessed and taxed on the value of their shares of stock therein, subject to the restriction that taxation of such shares shall not be at a greater rate than is assessed upon any other moneyed capital in the hands of individual citizens of this State in the county or precinct where such bank is located. The taxes against such shares shall be levied against the holder of the same, and shall be paid by the bank." *Held*, that a tax so imposed on the shares of a national bank was valid, and that payment thereof could be enforced by distraint of the property of the bank. *First National Bank* v. *Douglas County, 3 Dillon, 350.*

116. Under a State constitution requiring all property not specifically exempt to be taxed, State assessors must tax the shares of national-bank stock belonging to nonresidents of the State in the city or town where the bank is located, although there is no State statute expressly directing such taxation. *Kyle* v. *The Mayor, etc., 75 North Carolina, 445; 1 N. B. C., 808.*

117. A collector of taxes has no authority to seize the property of a national bank to satisfy a tax assessed against a shareholder. *First National Bank* v. *Hershire, 31 Iowa, 18; 1 N. B. C., 465.*

118. Under the statute of Iowa a national bank is not liable for the tax assessed against a shareholder unless it have in its possession dividends or property belonging to such shareholder. *Hershire* v. *The First National Bank, 35 Iowa, 272; 1 N. B. C., 476.*

119. Under a statute requiring shares in national banks to be taxed at their actual value without reduction for real estate, the banking office and lot, owned and occupied as its place of business by a national bank created, is not liable to assessment and taxation as real estate *eo nomine* against the bank. *Board of County Commissioners of Rice County* v. *Citizens' National Bank of Faribault, 23 Minnesota, 280; 1 N. B. C., 629.*

TAXATION—Continued.

120. Municipal officers can not assess a tax on shares of stock of a national bank unless authorized by a law of the State. *Stetson* v. *City of Bangor, 56 Maine, 274; 1 N. B. C., 520.*

121. A statute authorizing "the taxation of all shares in moneyed corporations" held sufficient authority to tax shares in national banks. *Ib.*

122. A State statute prohibiting the establishment of banking companies in the State without authority of the legislature does not apply to national banks. *Ib.*

123. A State bank was by its charter required to pay the State a tax or bonus on its capital paid in. A statute afterwards authorized State banks to reorganize as national banks, provided that all sums required by their charter to be paid to the State continued to be paid as theretofore. *Held,* that a State bank had the right to surrender its charter, and by so doing discharge itself from its obligation to pay the required bonus, and that the State could not require it, in reorganizing as a national bank, to pay any bonus. *State* v. *The National Bank of Baltimore, 33 Maryland, 75; 1 N. B. C., 527.*

124. Congress has the constitutional right to establish national banks in any State and to provide that the shares of their capital stock shall be exempt from taxation by other States. *Flint* v. *Board of Aldermen of Boston, 99 Massachusetts, 141; 1 N. B. C., 571.*

125. Under section 41 of the national banking act of 1864 it is unlawful for a State to impose a tax on shares owned by an inhabitant thereof in the capital stock of a national bank located in another State. *Ib.*

126. A warrant for the collection of a tax assessed to the shareholders on shares of stock in a national bank directed the collector "to levy the same on the goods and chattels of such persons." *Held,* that the collector could not thereon seize the property of the bank to pay the tax. *First National Bank of Sandy Hill* v. *Fancher, 48 New York, 54; 1 N. B. C., 697.*

127. The provision of the act of June 13, 1867, requiring the assessment of shares in banks to be made for the year 1867, with regard of the first day of July, 1867, instead of the first day of the preceding April, does not violate the principle of equality and uniformity established by the Constitution. *McVeagh* v. *City of Chicago et al., 49 Illinois, 318.*

128. But if, in making an assessment under that act, the valuation of the shares was determined on the first day of July, and the law required it should be determined as of the first day of April, it would be necessary for the owner of the shares, calling upon a court of equity for relief, to show that he was injured thereby; that by reason thereof the valuation put upon them on the first day of July was greater than they justly bore on the first day of April preceding, or that he was compelled to pay a double tax, first on the money listed for taxation on the first day of April, and again on the bank shares he purchased with this same money between that day and the first day of July. *Ib.*

129. Where a particular species of property has been omitted from taxation for a given year, the legislature has the power to pass a special law to cure the omission. *Ib.*

130. So the tax on national bank shares, not having been equally assessed for the year 1867, by reason of the defective law under which it was attempted, the act of June of that year was designed to supply the omission, and there was no want of constitutional power to enact it. *Ib.*

131. In assessing the shares in national banks under State authority, it is not necessary that they shall be included in the personal property, so that upon aggregating the personal property, shares included, the taxable portion would be shown by what remained after the reduction for debts was made, as provided by the general revenue law. It is quite immaterial on what portion of the list these shares are found. *Ib.*

132. Under the act of 1867 a system of taxation for bank shares was designed, peculiar to itself and independent of the general revenue system of the State. The only deduction allowed by the act from the shares of each owner is a proportionate sum for the real estate in which a portion of the capital might be invested. No deduction for debts owing by the owner can be made from the valuation of his bank shares. *Ib.*

133. Nor is this discrimination in not allowing a deduction from the valuation of bank shares for debts owing by the owner, as is allowed to be made from the valuation of other personal property under the general revenue law of the State, contrary to the limitations imposed by the provisions of the forty-first section of the national banking act of June 3, 1864, which provides that shares in these banks shall not be taxed under State authority

TAXATION—Continued.

"at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such States." The "rate" of taxation is not affected by the different modes adopted to ascertain the taxable value of the various kinds of property. *Ib.*

134. Should a collector be compelled to sell the bank shares for the nonpayment of taxes, under the act of 1867, and the bank refuse to transfer them to the purchaser on the books of the bank, a court of chancery, on a bill filed for such purpose, would compel the transfer. *Ib.*

135. Or if the taxes upon such shares remain unpaid through the dividends, as provided by this bank, the State could by *mandamus* compel the officers of the bank to appropriate the dividends or such portions as might be necessary to pay the taxes. *Ib.*

136. No actual notice of the assessment of bank shares is required to be given to the owner, the act requiring only that notice shall be published in a newspaper a certain length of time. *Ib.*

137. By an act of the Indiana legislature passed in March, 1867, shares of the capital stock of national banks within the State were taxed for that year, and the cashier of each bank was required to represent each stockholder in listing and valuing his stock. *Held*, that the statute took effect from the 1st day of January, 1867, that it was a valid exercise of the taxing power, and that it did not conflict with the constitutional requirement of "a uniform and equal rate of assessment and taxation." *Whitney et al., appellants,* v. *Ragsdale, Treasurer, 33 Indiana, 107; 1 N. B. C., 429.*

138. The requirement of such act, that the stock shall be taxed at the place where the bank is located, is not invalid where the owner of the stock lives in another county or State. *Ib.*

139. Under a statute of Indiana, national-bank stock was not taxable for municipal purposes. *Held*, that a tax for school purposes or for a donation by a township to aid in building a railroad was not a tax for "municipal purposes," and therefore not within the restriction. *Root* v. *Erdelmeyer, 37 Indiana, 225; 1 N. B. C., 432.*

140. By general law of a State, shares of stock in national banks were to be taxed in the township where the bank was located, except that where a stockholder resided in another township in the same county his shares were to be there taxed. A village charter authorized the taxation of "all property, real and personal, within the limits of said village." *Held*, not to authorize a tax on shares of stock in a national bank located in such village, owned by a resident of another township in the same county. *Howell* v. *The Village of Cassopolis, 35 Michigan, 471; 1 N. B. C., 627.*

141. A statute made it the duty of every shareholder in a national bank to give notice to the bank of his true residence each year, and, in case of neglect, made the shares taxable where the bank was located as well as where the shareholder resided. *Held*, that a shareholder was rightfully taxed upon his shares in the town where he resided although he had, through an honest mistake, notified the cashier that his residence was in another town. *Goldsbury* v. *Inhabitants of Warwick, 112 Massachusetts, 384; 1 N. B. C., 592.*

142. A State statute providing that shares of stock in national banks shall be taxed in the county, town, or district where such banks are situated, whether the shareholders reside in such county, town, or district or not, is valid. *First National Bank of Mendota* v. *Smith, 65 Illinois, 44; 1 N. B. C., 390.*

143. Semble, that shares in national banks are in the nature of choses in action. They are mere demands for dividends as they become due. The certificates of stock are merely evidence of the holder's title to a given share in the property and franchises of the corporation of which he is a member. The bank is the trustee of the stockholders, who must come to its counter for their dividends and their share of assets on final liquidation, and no transfer of stock can be completed until shown upon the books of the bank. *Ib.*

144. Assessors of taxes possess no authority except such as is conferred upon them by statute, and they must see to it that they are within the authority committed to them. *National Bank of Chemung* v. *Elmira, 53 New York, 49; 1 N. B. C., 715.*

145. Assessors assessed a tax on the capital stock of a national bank, which was expressly prohibited by statute. The property of the bank was seized by the collector of taxes and sold to pay such tax, and the proceeds paid over to the municipal treasurer. *Held*, that the assessment was void, and that an action lay on behalf of the bank against the municipal corporation to recover the money. *Ib.*

TAXATION—Continued.

146. In assessing shares of stock in national banks in New York the assessors must determine the actual value of the shares, taking into consideration all the capital of the bank, whether surplus or in real estate or otherwise, and then deduct from such value such sum as represents the proportion which the assessed value of the real estate bears to the assessed value of the entire capital. *People ex rel. Tradesmen's National Bank* v. *Commissioners of Taxes and Assessments, 1 N. B. C., 752.*

147. Thus the capital of a national bank was $1,000,000, and was represented by 25,000 shares of $40 each. The assessors assessed the shares at $56 each, making in the aggregate $1,400,000, and the real estate at $200,000. *Held,* that they should deduct from the assessed value of each share $8, being one-seventh, or the proportion which the real estate bore to the aggregate assessed value of the shares. *Ib.*

148. State banks were exempt from taxation under a statute passed prior to the national banking act. *Held,* that shares in national banks could nevertheless be taxed. *City of Richmond* v. *Scott, 48 Indiana, 568; 1 N. B. C., 445.*

149. A tax was levied on money belonging to plaintiff on the first day of January. In March he bought with this money shares in the stock of a national bank. *Held,* that the shares could be also assessed under a statute providing that persons should be assessed for bank stock held by them on April first. *Ib.*

150. A State statute required the assessors of each city and town in which any shareholder in national banks resided to include such shares in the assessment of such person. The defendant resided in Boston, owned shares in several national banks there situated, and was there assessed on such shares. He refused to pay the tax on the ground that the State statute was in violation of the national banking act permitting States to tax shares of national banks "at the place where such bank is located and not elsewhere." *Held,* that as in this case the assessment was in conformity to the act of Congress, the defendant had no cause for complaint and could not impeach the validity of the State statute. *Austin* v. *The Aldermen, 7 Wall., 694; 1 N. B. C., 15.*

151. By the statute of June, 1868, chapter 349, of Massachusetts, entitled "An act concerning the taxing of bank shares," it was provided that the shares in national banks owned by nonresidents of the Commonwealth shall be assessed to the owners thereof in the cities or towns where the banks are located; that the rate of taxation shall be the same as on other moneyed capital; that the value of such shares shall be omitted from the valuation upon which the rate is to be based, and that the act shall "apply to taxes assessed and collected for the present year in the same manner and to the same effect as if it had been in force on the first day of May." *Held,* that the act was not unconstitutional, either as being in violation of the act of Congress of 1864, chapter 106, section 47, and 1868, chapter 7, or as levying a tax in a disproportional manner, or as being retrospective in its operation. *Providence Institution for Savings and Jewels* v. *City of Boston, 101 Massachusetts, 575; 1 N. B. C., 578.*

152. Bank stock should be assessed at its full and true value, and therefore, where assessors assessed stock at its par value, when its actual or market value was in excess of the par value, *held,* error. *People ex rel. Williams* v. *Assessors of Albany, 5 Thompson & Cook, 155; 1 N. B. C., 776.*

153. The relators were owners of stock in the N. bank, which was assessed at par, but which was worth more than par in the market. The shares of the M. bank, located in the same city, were also assessed at par, although they were worth more than the shares in the N. bank. The relators demanded a reduction of the assessment on their stock, either by a direct order of the court or by reassessment, on the ground that their stock, being less valuable than that of the M. bank, was erroneously taxed at the same rate. *Held,* (1) that the assessment was erroneous; (2) that, although the assessment on the shares of the relators would be increased on a reassessment of their property pursuant to the statute, yet, as their shares were worth less than those of the M. bank, the failure to tax the latter at their full value increased the ratio of taxation upon the shares of the relators, and thereby injured them; (3) that, as the return to the certiorari did not set forth the value of all the bank stock worth more than par in the city or ward, the court had not the facts from which to determine the real extent of the injury, and could not, therefore, direct a reduction of the assessment, and (4) that the court could not, under the circumstances, direct a reassessment. *Ib.*

TAXATION—Continued.

154. The shares of stock of a national bank were taxed at their full value, while other property was assessed at from thirty to forty per cent of its real value. *Held*, that the discrimination was illegal and unjust, and that the bank was a proper party to maintain a bill to restrain the collection of the tax beyond the proportion assessed on other property. *Merchants' National Bank of Toledo* v. *Cumming*, *1 N. B. C., 926.*

155. The constitution of Ohio declares that "laws shall be passed taxing by a uniform rule all moneys, credits, investments in bonds, stocks, joint-stock companies, or otherwise; and also all the real and personal property, according to its true value in money." And the legislature has passed laws providing separate State boards of equalization for real estate, for railroad capital, and for bank shares, but there is no State board to equalize personal property, including all other moneyed capital. The equalizing process as to all other personal property and moneyed capital ceases with the county boards. Throughout a large part of the State of Ohio, including Lucas County, in which the plaintiff bank is located, perhaps all over the State, the officers charged with the valuation of property for purposes of taxation adopted a settled rule or system by which real estate was estimated at one-third of its true value, ordinary personal property about the same, and moneyed capital at six-tenths its true value. The State board of equalization of bank shares increased the valuation of these shares to their full value. This court holds: (1) That the act creating the board for equalizing bank shares is not void as a violation of the constitution of Ohio, because if the local assessors would discharge their duty by assessing *all property* at its actual cash value the operation of the equalizing board would work no inequality of taxation, and a law can not be held to be unconstitutional which in itself does not conflict with the constitution because of the injustice produced by its maladministration. (2) The rule or principle of unequal valuation of different classes of property for taxation, adopted by local boards of assessment, is in conflict with the constitution and works manifest injustice to the owners of bank shares. (3) When a rule or system of valuation for purposes of taxation is adopted by those whose duty it is to make the assessment which is intended to operate unequally, in violation of the fundamental principles of the constitution, and when this principle is applied not solely to one individual, but to a large class of individuals or corporations, equity may properly interfere to restrain the operation of the unconstitutional exercise of power. (4) The appropriate mode of relief in such cases is, upon payment of the amount of the tax which is equal to that assessed on other property, to enjoin the collection of the illegal excess. *Merchants' National Bank of Toledo* v. *Cumming*, *101 U. S., 153.*

156. The statute of Illinois provided that the stockholders in banks, whether State or national, should be assessed on the value of their shares in the county, town, district, village, or city where the bank was located, whether such stockholder resided there or not, but not at a greater rate than was assessed on other moneyed capital where such bank was located; that each bank should keep a list of the names, residences, and number of shares of each shareholder, which should be open to the inspection of the revenue officers; that the assessors should ascertain and report to the county clerk a correct list of the names and residences of all stockholders, with the number and assessed value of their shares; that the county clerk should enter the assessed valuation of such shares in the tax list and compute and extend the taxes thereon; that such tax should be a lien on the shares, and that the bank officers should retain the dividends on such stock until the tax was paid. *Held*, constitutional. *Nickerson* v. *Kimball*, *1 N. B. C., 409.*

157. Under the statutes of Illinois anyone may complain to the board of equalization that another is assessed too low, but such complaint is not to be acted upon until the person so assessed or his agent has been notified of such complaint, if a resident of the county, and no error or informality in the proceedings of any of the officers connected with the assessment, levying, or collecting of the taxes, not affecting the substantial justice of the tax itself, shall vitiate, or in any manner affect, the tax or the assessment thereof. *Held*, (1) that notice of the complaint to the person assessed was not essential to give the board jurisdiction; (2) that the bank was the agent of the shareholders, and service of notice on the officers of the bank was sufficient; (3) that the complaint need not specify each person claimed to be assessed too low, but a description of them as "shareholders in" a particular bank was sufficient. *Ib.*

TAXATION—Continued.

158. A national bank alleged that it had been assessed on both its shares of stock and its real estate, and that the value of the real estate was not deducted from the gross value of the stock. It appeared that the aggregate assessed valuation of both the stock and the real estate was less than half their real value. *Held*, that the bank had no cause to complain. *Ib.*

159. Section 19 of the act of February 8, 1875, which provides "that every person, firm, association, other than national-bank associations, and every corporation, State bank, or State banking association, shall pay a tax of 10 per centum on the amount of their own notes used for circulation and paid out by them" must be construed as limited in its effect to notes payable in money; otherwise all sorts of negotiable paper, such as "grain receipts," fare tickets, and the like, might be subject to the same taxation. *In re Aldrich and others, 16 Fed. Rep., 369.*

160. Section 5172 of the Revised Statutes provides how the notes contemplated by the national-bank act shall be printed and what they shall contain. No provision is made for a note for less than one dollar. A note for a fractional sum is not only unknown to the law, but its issue is unlawful. Section 3783. The Supreme Court, by deciding that an obligation "payable in goods" was not illegal, has left the inference to follow almost necessarily that it was not such a note as was contemplated by the statute, and therefore not taxable. *Ib.*

161. An act of the legislature of the State of New York, passed April 23, 1866, provided in substance that a bank shareholder who had been assessed upon the value of his shares was not entitled to any deduction on account of his debts, although the general laws of the State provided that in the assessment of personal property a deduction should be made for the debts owing by the person so assessed. *Held*, that such provision of the act of 1866, so far as it related to the shares of a national banking association, violated the restriction contained in section 5219, R. S., which provided that the taxation of such shares should not be at a greater rate than was assessed on other moneyed capital in the hands of individual citizens of the State. *National Albany Exchange Bank* v. *Hills et al., 5 Fed. Rep., 248.*

162. A national bank may be compelled to disclose the names of its depositors and the amounts of their deposits under the compulsory process of a State court, in order to ascertain whether any money deposited therein, subject to taxation within the county, has not been duly returned for that purpose by the owners. *First National Bank of Youngstown* v. *Hughes and another, 6 Fed. Rep., 737.*

163. A Federal court can not, in such case, stay the proceedings in the State court by writ of injunction. *Ib.*

164. The exemption from taxation of the shares of various corporations under the provisions of a State statute does not exempt "moneyed capital in the hands of individual citizens," within the meaning of section 5219 of the Revised Statutes, relating to the taxation of national-bank shares. *First National Bank of Utica* v. *Waters and another, 7 Fed. Rep., 152.*

165. The omission of a city clerk to extend upon the assessment roll the amount to be paid by each shareholder until after such roll has been delivered to the city treasurer does not render the taxation of such shares void. *Ib.*

166. In such case, therefore, the tax collector is protected by his warrant, when both such warrant and assessment were apparently regular when they came to his hands. *Ib.*

167. The provision of section 3640 of the California Political Code, as amended March 22, 1880, so far as it applies to national banks, is in violation of section 5219, U. S. Rev. Stat., forbidding the taxation of national-bank shares at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of the State. *Miller* v. *Heilbron, 58 Cal., 133; 3 N. B. C., 330.*

168. Where part of the capital of a national bank is invested in a building used for banking purposes, and the bank pays into the State tax prescribed upon the par value of all its shares, the building can not be taxed for county purposes, although the cashier occupies part of it as a residence. *County of Lancaster* v. *Lancaster County National Bank, 7 Weekly Notes of Cases, 29; 2 N. B. C., 115.*

169. The restriction upon the power of a State to tax the shares of any national bank within its borders "at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State" (Rev. St., sec. 5219) is intended to secure equality of valuation in the assessment of the stock, as well as equality in the rate of the tax after the assessment has been made. *Albany City National Bank* v. *Maher, Receiver, etc., 6 Fed. Rep., 417.*

TAXATION—Continued.

170. An act for the taxation of corporations generally does not exempt individuals from assessment or taxation upon their personal property or moneyed capital invested in the shares of such corporations. *Ib.*

171. Therefore the imposition of a higher assessment and heavier tax upon the shares of a national bank than those imposed upon the capital stock and personal property of other corporations within the State does not contravene section 5219 of the Revised Statutes. *Ib.*

172. In such case, however, the failure of the assessors to place the names of the shareholders upon the assessment roll, in accordance with the requirement of the State statute, renders such tax illegal and void, although a separate list, with the knowledge of the shareholders, was kept by such assessors, showing the names of all such shareholders, with the number of shares held by each, and the assessable value of all such shares. *Ib.*

173. The collection of such tax will not, however, be enjoined upon the application of a shareholder upon the mere ground of such illegality. *Ib.*

174. In order to prevent a multiplicity of suits, however, the collection of such tax will be enjoined upon the application of the bank, where the latter is required by the statute under which the assessment was made to retain so much of any dividend or dividends belonging to such shareholders as shall be necessary to pay any taxes assessed in pursuance of the act. *Ib.*

175. A State may tax the real property or the capital stock of a national bank, but not both. *County Commissioners of Frederick County* v. *Farmers and Mechanics' National Bank of Frederick, 48 Md., 117; 2 N. B. C., 252.*

176. In the assessment and taxation of shares of national-bank stock, the owners thereof, having no other credits or moneyed capital, are entitled to deduct their bona fide debts from the value of such shares of stock. *Bressler* v. *Wayne County, 25 Nebr., 468; 3 N. B. C., 564.*

177. A court of equity will not enjoin the collection of a local tax upon national-bank shares on the ground that the assessment is partial, unequal, and unjust, as compared with that upon other property, there being no offer to pay any tax, and the effect of an injunction being to declare the whole tax of a State for the year void. *German National Bank of Chicago* v. *Kimball, 103 U. S., 732; 3 N. B. C., 9.*

178. Section 7 of chapter 302 of the laws of 1859, requiring the deputy tax commissioners to personally examine "each and every house, building lot, pier, and other accessible property," and furnish the commissioners of taxes a detailed statement of the same, etc., as such commissioners may require, etc., refers only to real property. *In re McMahon* v. *Palmer, 102 N. Y., 176; 3 N. B. C., 636.*

179. The oath required by the act to be made by the deputy to the statement returned to the commissioners may be taken at any time after examination of the property and before the filing of the statement on the second Monday of January thereafter. *Ib.*

180. The entry of assessments for national-bank shares upon a list or book separate from other assessments for personal property against individuals in the city of New York does not render the assessment void, and does not violate section 5219, U. S. R. S. *Ib.*

181. The assessment and collection of taxes constitute due process of law within the meaning of the Constitution. *Ib.*

182. Shares of national banks in the Territories are taxable like other personalty. *Commissioners of Silver Bow County* v. *Davis, 6 Mont., 306; 3 N. B. C., 546.*

183. In Minnesota stocks or shares in any bank or company are taxable except where the entire capital stock is invested in property assessable in the Territory; in Silver Bow County mining claims not patented were not taxed, and when patented were assessed at $5 an acre; the entire capital of a large number of mining companies were assessable, and part of their property was mining claims; defendant's shares of bank stock were assessed at the market value. *Held*, that there was no discrimination. *Ib.*

184. Assessment of taxes against national-bank stock must be made against the shareholders personally, and the refusal of the officers of the bank to furnish the assessor with a list of shareholders does not justify making the assessment and enforcing the tax against the property of the bank. *City of Springfield* v. *First National Bank of Springfield, 87 Mo., 141; 3 N. B. C., 524.*

185. A county assessor assessed the stock of all the banks in the county, both State and national, at the par value. The actual value of the shares of the National Albany Exchange Bank was from twenty-five to thirty per cent above par. The actual value of the shares of all the banks in the county, with one exception, was above par from ten to over one hundred per cent. In a suit by a shareholder of said national bank to recover the amount paid upon his stock on the ground of discrimination, *held*, that

TAXATION—Continued.

the discrimination not being designed by the assessor, the assessment was valid. *Williams* v. *Board of Supervisors of the County of Albany, 122 U. S., 154; 3 N. B. C., 278.*

186. Where the assessors are required by statute to complete the assessment roll by a certain date, and to make oath to it in a prescribed form, and these requirements are necessary to enable notices to be published specifying a time when they would meet to review the assessments on the application of any person aggrieved, the noncompletion of the assessment roll by the specified date, and departure from the prescribed form of oath, may be cured by remedial statute subsequently enacted, providing the right of the taxpayers aggrieved by the assessment to have their objections passed upon is saved. *Ib.*

187. Laws of New York, April 23, 1866, chap. 761, providing for the taxation of shares of stock in national banks, is in conflict with the act of Congress (R. S., sec. 5219) prohibiting such taxation at a greater rate than is imposed by the State upon other moneyed capital in the hands of individual citizens of such State, in so far as it does not permit a stockholder of a national bank to deduct the amount of his just debts from the assessed value of his stock; but such assessment is not, therefore, invalid unless the stockholder has shown the assessors what his just debts are, and has taken the requisite steps to have his assessment made out in accordance therewith. *Stanley* v. *Board of Supervisors of the County of Albany, 121 U. S., 535; 3 N. B. C., 268.*

188. The rule adopted by the board of assessors of the city of Albany, to assess all shares of stock in State and national banks in the city of Albany at par, without regard to their actual or market value, but making the requisite reduction for real estate owned by the banks, is not in conflict with the national-bank act. *Ib.*

189. Excessive assessments should be corrected by the statutory course or by injunction. *Ib.*

190. Where a case is tried by the circuit court of the United States without a jury, the findings of the court upon questions of fact are not reviewable in the Supreme Court on a writ of error. *Ib.*

191. An assessment of tax on the stock of a national bank in New Jersey, owned by a stockholder residing in the city where the bank is located, can not be sustained by the presumption that the stockholder resided in the ward in which the bank was located, but the assessment must be made against the stockholder. *State, North Ward National Bank, pros., v. Newark, 11 Vroom, 559; 2 N. B. C., 290.*

192. Action to recover taxes. The defendant was a State bank, with a capital of $1,000,000. It was possessed of less than $200,000 worth of real estate. The plaintiff city assessed it, in addition to its real estate, for the sum of $700,000 as its capital or money at interest. The bank refused to pay the tax on the ground that its capital not invested in real estate consisted of United States legal-tender notes, not taxable. *Held,* that the tax was lawfully levied. *New Orleans Canal and Banking Company* v. *City of New Orleans, 99 Otto, 97; 2 N. B. C., 22.*

193. A tax levied on the property of a national bank subsequent to its insolvency is subordinate to the rights of a receiver appointed after such levy. *Woodward* v. *Ellsworth, 4 Colo., 580; 2 N. B. C., 216.*

194. The provision of section 3113 of the national-bank act that "every national banking association, State bank or banker, or association shall pay a tax of ten per centum on the amount of notes of any town, city, or municipal corporation paid out by them," is constitutional even where its effect is to tax an instrumentality of a State. *Merchants' National Bank of Little Rock* v. *United States, 101 U. S., 1; 2 N. B. C., 100.*

195. A State statute, independent of and designed as a substitute for all other provisions for taxation, which permits any debtor assessed upon personal property to deduct the amount of his debts from the valuation of all his personal property, including money capital, except bank shares, is wholly unconstitutional and invalid as to national-bank shares, and affords no authority for making any assessment upon such shares; and an injunction to restrain the enforcement of such tax will issue at the suit of a bank the shares of whose capital are thus illegally assessed against the shareholders. *National Albany Exchange Bank* v. *Wills, 2 N. B. C., 456.*

196. The assessment by a municipal corporation of a tax upon the shares of a national bank in gross or upon its capital stock is void, but the remedy is at law and not by injunction, although the municipal corporation is insolvent. *National Commercial Bank of Mobile* v. *Mayor, etc., of Mobile, 62 Ala., 284; 2 N. B. C., 440.*

TAXATION—Continued.

197. A statute empowering the authorities of a town to impose the same taxes for municipal purposes upon nonresidents pursuing their ordinary avocations within the corporate limits as upon the inhabitants, with a proviso that nonresidents so taxed shall have the right to vote at municipal elections, is not abrogated by a change in the State constitution which deprives the nonresident taxpayer of his vote and authorizes a tax upon the shares in a national bank located in the town and held by one who conducts his ordinary business therein, but whose residence is in the county outside the corporate limits. *Moore* v. *Mayor and Commissioners of Fayetteville, 80 N. C., 154; Am. Rep., 75; 2 N. B. C., 350.*

198. National-bank shares owned by residents may be assessed at their residence or at the location of the bank, as the State legislature may direct, and a State law directing the assessment where the person required to list them resides is valid. *Buie* v. *Commissioners of Fayetteville, 75 N. C., 267; 2 N. B. C., 343.*

199. An assessment upon the capital stock of a national bank in gross is invalid, and a provision that the same "shall be paid by each such association for the shareholders thereof," when dependent upon such invalid provision, and incapable of independent enforcement, is also inoperative, and imposes no duty on the bank to pay such tax. *Sumter County* v. *National Bank of Gainesville, 62 Ala., 464; 2 N. B. C., 449.*

200. The provision of the national-bank act that national banks and State banks, bankers, and associations shall be taxed on the amount of town, city, or municipal corporation notes paid out by them is constitutional. *National Bank* v. *United States, 101 U. S., 1; 2 N. B. C., 439.*

201. The revenue act of North Carolina (act 1885, chap. 177, sec. 12) enumerates what shall be deemed "solvent credits," and provides that the party taxed "may deduct from the amount of solvent credits owing to him the amount of collectible debts owing by him as principal debtor." *Held*, that the holder of stock of a national bank located in said State was entitled to deduct his indebtedness from the valuation of his shares of said stock, although national-bank stock was not included in the statute enumeration of "solvent credits." *McAden* v. *Commissioners of Mecklenburg County, 97 N. C., 355; 3 N. B. C., 694.*

202. Under Pub. Stat. Mass., chap. 13, sec. 8, which provides that all bank shares shall be assessed at their cash value, and at no greater rate than other moneyed capital in the hands of citizens, taxes are not invalid, either under Stat. Mass. or U. S. R. S., section 5219, because the tax on savings banks is based on the amount of their deposits, excepting deposits invested in loans secured on taxable real estate. *National Bank of Redemption* v. *City of Boston, 125 U. S., 60; 3 N. B. C., 300.*

203. A tax levied under Pub. Stat. Mass., chap. 13, sec. 8, is not "at a greater rate than other moneyed capital in the hands of citizens" because disproportionate and unequal to the tax imposed under Pub. Stat. Mass., chap. 13, relative to the taxation of the corporate franchise of corporations, excepting banks; on life insurance companies, based on the number of policies; on trust and like companies, based on the amount of deposits, and on telephone companies, based on the number of telephones used. *Ib.*

204. Under U. S. R. S., section 5219, which provides that all the shares of any banking association may be included in the valuation of the personal property of the owner or holder in the State within which the association is located, but that each State may determine the manner of taxing the shares of national banks, a State may tax the shares of a national bank owned by another national bank. *Ib.*

205. The Montana statute (Pol. Code, § 3692) provides for assessing shares of bank stock to the owners thereof, and, to aid the assessors in determining their value, requires the bank to furnish a verified statement showing the amount and number of shares of its capital stock, surplus, etc. An assessor, instead of demanding the statement here required, presented to a national bank a blank form for listing property subject to taxation. The bank did not return a verified list, but its assistant cashier handed to the assessor a statement beginning, "Capital, $800,000," followed by items of surplus, undivided profits, United States bonds, and real estate. The assessor deducted the amount of the bonds and real estate from the "capital" and assessed the remainder to the bank as stock. *Held*, that the tax was illegal, as the capital of national banks is exempt from taxation under the Federal laws, and as both the State and Federal laws require the shares to be taxed to their owners; and that the form of the return did not warrant the assumption that the bank owned its own shares. *Brown* v. *French, 80 Fed. Rep., 166.*

TAXATION—Continued.

206. Under section 3177 of the Revised Statutes U. S., authority is given to any collector, deputy collector, or inspector of internal revenue to enter in the daytime any building or place within his district where any articles or objects subject to such taxation are made, produced, or kept, so far as it may be necessary for the purpose of examining such objects or articles, and the provision is that any owner of such building or place, or any person having the agency or superintendence of the same, who refuses to admit such officer or suffer him to examine such articles or objects shall for every such refusal forfeit five hundred dollars. *Held*, that under this provision paid bank checks, which were duly and sufficiently stamped at the time they were made, signed, and issued, are not articles or objects subject to taxation, and an officer of a bank where such checks are may lawfully refuse to suffer the collector to examine such checks. *United States, Plaintiff in Error, v. Mann, 95 U. S., 580; 1 N. B. C., 154.*

207. If it appears that the capital represented by national bank shares is subjected in a State to a higher rate of taxation than is assessed upon the moneyed capital generally of the taxpayers, there can be no valid assessment of national-bank shares for taxation in that State, and these shares will be relieved from any contribution whatever to the general burden of taxation under Rev. St. U. S., sec. 5219. *Mercantile National Bank of City of New York v. Mayor, etc., of City of New York and another, 28 Fed. Rep., 776.*

208. Taxation laws of the State of New York considered, and held to be designed to subject to equality of burden all taxable property, both real and personal, except investments in life insurance companies, deposits in savings banks, the public stocks, and the bonds of the municipalities of the State. *Ib.*

209. Section 5219, Rev. St. U. S., relating to State taxation of national-bank stock, was not intended to control the power of the State on the subject of taxation, or to prohibit the exemption of particular kinds of property, but to protect the capital invested in national-bank shares from unfriendly discrimination by the States in the exercise of the taxing power. *Ib.*

210. It does not destroy the equality of a State's system of taxation that, in spite of the laws, a part of the moneyed capital of citizens which is invested in forms that enable it to be easily traced does not escape by evasion or oversight, and is consequently more effectually reached and taxed than the bulk of the moneyed capital of individuals. *Ib.*

211. The capital stock of a corporation and the shares held by the several stockholders are distinct species of property for the purpose of taxation—as distinct as real estate and the mortgage by which it may be encumbered. *Ib.*

212. If the taxation laws of a State subject to taxation the capital stock of certain corporations, but exempt the shares held by the several stockholders, while the shares of national-bank stock are subject to taxation in the hands of the shareholders, but the capital stock itself is exempt, *held*, that there is no such discrimination against capital invested in national banks as to run counter to the provisions of Rev. St. U. S., sec. 5219. *Ib.*

213. The term "moneyed capital" has a more limited meaning than the term "personal property," and applies to such capital as is readily solvable in money. *Ib.*

214. The exemption from taxation by the laws of New York of shares of life insurance companies, of stocks and bonds of New York City, of bonds of other State municipalities, and of deposits in savings banks is justified by public policy and does not indicate any unfriendly discrimination on the part of the State as between the shares of national banks and moneyed capital generally. *Ib.*

215. Section 11 of the national banking act imposing certain taxes upon the average amount of the notes in circulation of a banking association, now found in the Revised Statutes, is not a revenue bill within the meaning of the clause of the Constitution declaring that "all bills for raising revenue shall originate in the House of Representatives, but the Senate may propose or concur with amendments as on other bills." Whether in determining such a question the courts may refer to the journals of the two Houses of Congress for the purpose of ascertaining whether the act originated in the one House or the other is not decided. *Twin City Bank v. Nebeker, 167 U. S., 196.*

216. This court is bound by the decision of the supreme court of the State of Washington (in which it concurs), that sec. 21 of the act of that State

TAXATION—Continued.

of March 9, 1891, relating to the taxation of national banks in that State, is to be read in connection with sec. 23 of the same act, and that when so read they do not impose upon such banks a tax forbidden by Rev. Stat., sec. 5219. *National Bank* v. *Commonwealth, 9 Wall., 353*, affirmed and followed in this matter. *Aberdeen Bank* v. *Chehalis County, 166 U. S., 440.*

217. Money invested in corporations or in individual enterprises that carry on the business of railroads, of manufacturing enterprises, mining investments, and investments in mortgages does not come into competition with the business of national banks, and is therefore not within the meaning of the provision in Rev. Stat., sec. 5219, forbidding State taxation of its shares at a greater rate than is assessed upon other moneyed capital in the hands of the citizen of the State. *Ib.*

218. Insurance stocks may be taxed on income instead of on value, and deposits in savings banks and moneys belonging to charitable institutions may be exempted without infringing the provisions of that section of the Revised Statutes. *Ib.*

219. The allegations of the complaint do not show that any moneyed capital of the bank of the character defined by the decisions of this court was omitted or intended to be omitted by the assessor, and those allegations are so general in these respects that they can not be made the basis of action. *Ib.*

220. The decision of the supreme court of Pennsylvania that the act of June 8, 1891, in respect to the taxation of national banks, does not conflict with the constitution of that State is conclusive in this court. *Merchants and Manufacturers' Bank* v. *Pennsylvania, 167 U. S., 461.*

221. There is no lack of uniformity of taxation under that act which renders it obnoxious to that part of the fourteenth amendment to the Federal Constitution which forbids a State to "deny to any person within its jurisdiction the equal protection of the laws," as the right of election, which if not availed of by all may produce an inequality, is offered to all. *Ib.*

222. That act treats State banks and national banks alike, gives to each the same privileges, and there is no discrimination against national banks as such. *Ib.*

223. The making the national bank the agent of the State to collect such taxes is a mere matter of procedure, and there is no discrimination against the national banks in the fact that the State banks are not so compelled, but the auditor generally looks to the stockholders directly. *Ib.*

224. The statute, by fixing the time when the bank shall make its report, and directing the auditor-general to hear any stockholder who may desire to be heard, provides "due process of law" in these respects. *Ib.*

225. Under Rev. St. U. S., sec. 5219, providing that shares of national-bank stock may be taxed as part of the personalty of the owner, and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other moneyed capital owned by citizens of the State, a State may tax national-bank shares held by its corporate or individual citizens as an investment, subject to the restriction that the tax shall not exceed the burden upon similar property in the State. *First National Bank of Wilmington* v. *Herbert, State Treasurer, 44 Fed. Rep., 158.*

226. National banks being the creatures of Congress, and the right of the States to tax anything pertaining to them being wholly derived from the grant made by Congress, the power to tax shares in such banks for State purposes must be accepted with all the conditions and reservations annexed to its exercise. *Maguire* v. *Board of Revenue and Road Commissioners of Mobile County, 71 Ala., 401.*

227. The Supreme Court of the United States has the reserved power of revising, and, if need be, of reversing the rulings of the State courts bearing on the exercise by the States of the power to tax shares in national banks, and hence the decisions of that court on that subject must be adopted and followed by State courts. *Ib.*

228. Touching the power conferred by Congress on the States to tax, that body has carefully discriminated between the capital stock of national banks and the shares in such capital stock, the power to tax the former being withheld from the States, while the power to tax the latter is granted with stated conditions and reservations. *Ib.*

229. National-bank shares can not be included in the valuation for taxation by or under State authority at more than the par value thereof; the par value is the fixed value for taxation. *Union National Bank* v. *City of Chicago, 3 Biss., 82.*

TAXATION—Continued.

230. The shares may be valued for taxation at an amount exceeding their face value if this amount is not at a greater rate than the valuation set upon other moneyed capital in the State. *Hepburn* v. *School Directors*, 23 *Wall.*, 480.

231. The reason is that under the national-currency act, as construed by the Supreme Court of the United States, the limited State taxation permitted is one of the conditions annexed to the grant of the franchise, and the shares are subjected to it without regard to the capital, property, or investments of the bank, and therefore such taxation is in the nature of a royalty upon the nominal value of the share. *Ib.*

232. Such taxation above the par value is not merely an irregularity, but renders the whole tax inoperative and void. Taxes levied in the absence of persons or property are ultra vires and void. Jurisdiction is as essential to valid legislative as judicial action. *Ib.*

233. Shares of stock represent a property interest, separate from the capital and property of the corporation, and, being incorporeal and intangible, are incapable of having an actual situs, save at the owner's domicile. *Ib.*

234. Revised Statutes United States, section 5219, providing that shares of national-bank stock may be taxed as part of the personalty of the owner, and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other "moneyed capital" owned by citizens of the State, and that the shares of nonresidents shall only be taxed in the city wherein the bank is located, does not authorize the taxation of the stock of a bank in solido by the city in which it does business, but only the shares of individual owners residing in the city are taxable, and they must be taxed separately in order that the owner may deduct from their value the amount of the personal indebtedness, where the State laws or municipal ordinances permit such deductions and require equality of taxation. *First National Bank* v. *City of Richmond*, 39 *Fed. Rep.*, 309.

235. When a State taxing statute by its terms is designed to operate equally upon all banks, State or national, but, through the application of the doctrine of res judicata, certain State banks are exempted from its operation, this does not result in such a discrimination against national banks as is forbidden by Rev. St. U. S., § 5219. *Ib.*

236. An assessment in a lump sum of all the personal property of a national bank to the bank itself can not be regarded as one against the stockholders on their shares. *Stapylton* v. *Thaggard*, 91 *Fed. Rep.*, 93.

237. A provision of a State statute requiring banks to pay the taxes assessed against their stockholders on their shares can not be enforced against the receiver of an insolvent national bank the shares of which are worthless, nor against its property in his hand. *Ib.*

238. A State can not tax a national bank except upon its real property. *Ib.*

239. A State is wholly without power to levy any tax, either direct or indirect, upon national banks, their property, assets, or franchises, except when permitted so to do by the legislation of Congress. *Owensboro National Bank* v. *Owensboro*, 173 *U. S.*, 664.

240. Section 5219 of the Revised Statutes is the measure of the power of States to tax national banks, their property or their franchises, that power being confined to a taxation of the shares of stock in the names of the shareholders, and to an assessment of the real estate of the bank. *Ib.*

241. The taxing law of the State of Kentucky, under the provisions of which the tax in controversy in this case was imposed, is beyond the authority conferred by Congress on the States, and is void for repugnancy to that act. *Ib.*

242. The tax here complained of having been assessed on the franchise or intangible property of the corporation was not within the purview of the authority conferred by the act of Congress, and was therefore illegal. *Ib.*

243. The taxes which it was sought to enjoin in this suit were imposed upon the franchises and property of the bank, and not upon the shares of stock in the names of the shareholders, and were therefore illegal because in violation of the act of Congress. *Third National Bank of Louisville* v. *Stone*, 174 *U. S.*, 432.

244. Act Ky. March 21, 1900, § 3, which is a retroactive provision requiring the shares of national banks to be assessed and taxed for previous years during which an invalid law for the taxation of such banks was in existence, is invalid as in violation of Rev. St., 5219. *First National Bank* v. *City of Covington* (*C. C.*), 103 *Fed. Rep.*, 523.

245. A state law taxing national banks upon a valuation of their shares while State banks are taxed upon a valuation of their franchise is prima facie discriminative and invalid, and can only be sustained by proof that in operation the two methods of valuation are equivalent. *Ib.*

TAXATION—Continued.

246. Under the statutes of Ohio, as construed by its supreme court, where proper return has been made of the stock of a national bank for taxation, from the value of which stockholders have been allowed to deduct their indebtedness as in case of other moneyed capital, a county auditor has no power, in a subsequent year, to place the amount of such deductions on the duplicate list as an omission, and collect taxes thereon, although the deductions were not authorized by law. *Mercantile Nat. Bank* v. *Lander, 109 Fed. Rep.*

247. The doctrine of res judicata can not be applied to judgments or decrees which merely interpret general statutes, and the obligations of citizens under them, except in so far as such judgments or decrees involve findings of fact to which such interpretation has been applied. A decree enjoining the collection of taxes levied in one year can not be given effect as an adjudication of the nonliability of the complainant for similar taxes levied on the same property in a subsequent year, although there has been no change in the laws by legislation, since the complainant can not, by such decree, acquire a vested and permanent right to have such laws interpreted in the same way as applied to him, although they may be enforced as to others, in accordance with a later and different interpretation. *Ib.*

248. By a decision of the supreme court of Ohio rendered in 1888, stockholders in national banks were held entitled to deduct from the valuation of their shares for purposes of taxation the amount of their indebtedness, and subsequently such deductions were allowed and made. In 1897 the court rendered a contrary decision upon the same statutes, which was affirmed by the Supreme Court of the United States. *Held*, that all stockholders, including those who were parties to the first decision, were subject to taxation in accordance with the later decision, after it was rendered, but that such decision was not retroactive, so as to authorize the State or municipalities to collect taxes on the amount of deductions made in previous years under the former decision, while such decision was the law of the State. *Ib.*

249. A Federal court will not enjoin the collection of taxes levied under the authority of a State upon the shares of a national bank, unless it clearly appears not only that the tax is illegal, but also that there are special circumstances which bring the case within some recognized ground of equity jurisdiction, and render such relief necessary to the adequate protection of the complainant's rights. *People's Nat. Bank of Lynchburg* v. *Marye, Auditor of Public Accounts; First Nat. Bank of Lynchburg* v. *same; Lynchburg Nat. Bank* v. *same; National Exch. Bank of Lynchburg* v. *same, 107 Fed. Rep., 570.*

250. A bank can not maintain a suit in equity on behalf of its shareholders to enjoin the collection of taxes levied on their shares where the shareholders themselves could not maintain such suit, and where the statute under which the taxes are levied imposes no duty or liability on the bank in respect to the same. *Ib*

251. Act Va., March 6, 1890, providing for the taxation of bank shares, required the banks to pay the taxes levied thereunder against their stockholders, and provided that, in case a bank failed to make such payment within a certain time, the cashier and his sureties should be liable therefor, with an added penalty, to be recovered at suit of the State. Act March 3, 1896, providing for the collection of delinquent taxes on bank shares, left it optional with a bank to pay such taxes levied against its stockholders, and provided that, in case it did not elect to make such payment after notice, suits should be instituted for the collection of the same from the stockholders individually. *Held*, that whether the latter act be regarded as repealing the provision of the one under which the taxes were levied, authorizing suit against the cashier, or as merely providing a cumulative remedy, a national bank could not maintain a suit to enjoin the officers of the State from proceeding to collect such taxes, upon an allegation that the statute imposing the same was discriminative and invalid, under the laws of the United States, as applied to national-bank shares, where it was not alleged that any action was threatened or contemplated against the bank itself, since, in suits against the stockholders under the later act, they had full opportunity to make any defense, and neither they nor the bank in their behalf had any ground for injunction. *Ib.*

252. The jurisdiction of equity on the ground of preventing a multiplicity of suits can be invoked only where such suits will be against the same person, and a bank can not maintain a suit on that ground to enjoin separate suits against its stockholders for the collection of taxes levied upon their shares. *Ib.*

TAXATION—Continued.

253. Where a statute providing for the taxation of bank shares imposes duties and liabilities on the bank, as by requiring it to withhold dividends from its stockholders and apply the same to the payment of the taxes on their stock, and subjecting it to heavy penalties for a failure to comply with such requirements, it may maintain a suit in equity on behalf of its stockholders to test the validity of such statute, and to enjoin its enforcement if found invalid. *Ib.*

254. A statute imposing taxes upon bank shares is not invalid because it requires the assessment of such shares at their market value, without making any deduction on account of the real estate owned by the bank, which is separately taxable—the shares being the property of the stockholder, while the real estate is the property of the corporation; nor can such statute be held discriminative and invalid under Rev. St., Sec. 5219, as to national-bank shares, where it applies to all banks. *Ib.*

255. That the statutes of a State permit a taxpayer to deduct the amount of his indebtedness from the amount of all bonds, notes, and other evidences of debts which he is required to return for taxation does not render the assessment of national-bank shares at their market value, without allowing the holder to deduct his indebtedness, an unlawful discrimination against such shares, and in favor of other moneyed capital, under Rev. St., Sec. 5219, where the same rule of assessment applies to all bank shares. *Ib.*

256. A statute providing for the taxation of bank shares which requires the banks themselves to make returns showing the market value of their shares, and itself fixes the rate of tax which shall be levied on such valuation, is not unconstitutional as depriving the shareholders of their property without due process of law, although it provides for no notice to them of the assessment, or opportunity to be heard thereon, and makes the tax bills self-executing and enforceable by levy without suit, since no judicial act is done by any officer in relation to such assessment, and no action is taken after the return is made by the bank which could in any way be affected by a notice or hearing. *Ib.*

TRANSFER OF STOCK. *See* Shareholders; Assessment.

1. The transfer of shares in national banking associations is not governed by different rules from those which are ordinarily applied to the transfer of shares in other corporate bodies. *Johnson* v. *Laflin, 103 U. S., 800.*

2. The entry of the transaction in the books of the association is required, not for the translation of the title, but for the protection of the parties and others dealing with the association, and to enable it to know who are its stockholders. *Ib.*

3. A shareholder in a national bank, while it is a going concern, has the absolute right, in the absence of fraud, to make a bona fide and actual sale and transfer of his shares at any time to any person capable in law of purchasing and holding the same and of assuming the transferrer's liabilities in respect thereto; and this right is not in such cases subject to the control of the directors or other stockholders. *Johnson* v. *Laflin, 5 Dill., 65.*

4. Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. *Ib.*

5. When a shareholder, acting in good faith, delivers his certificates of stock, with a blank power of attorney for making the transfer, and receives the purchase money, the sale is complete and the title passes. *Ib.*

6. A shareholder who disposes of his stock will continue to be liable thereon until the transfer is noted on the books of the association. *Bowdell* v. *Farmers and Merchants' National Bank of Baltimore, 2 N. B. C., 146.*

7. Where a national banking association purchases shares of its own stock and divides them among its directors, to whom the shares are transferred upon the stock books, the transaction is void, and no title passes. *Meyers* v. *Valley National Bank, 13 National Bankruptcy Register, 34; 2 N. B. C., 156.*

8. A national banking association can not acquire a lien on the stock of a shareholder; and a by-law prohibiting a transfer until all liabilities of the shareholder to the association are discharged, or a provision to that effect in the certificates of stock, is void. *Bullard* v. *National Bank, 18 Wall., 589; Bank* v. *Lanier, 11 Wall., 369; Conklin* v. *The Second National Bank, 15 N. Y., 655.*

9. An intending purchaser of bank stock is entitled to rely upon a statement of its president as to the bank's condition without inquiring further. *Merrill* v. *Florida Land and Improvement Company, 10 Fed. Rep., 17.*

10. In an equitable action to enforce specific performance of an agreement to sell shares in a national bank, which the purchaser wished to obtain for

TRANSFER OF STOCK. *See* Shareholders; Assessment—Continued.

the purpose of securing control of the bank, *held*, that specific performance would not be decreed (1) because, generally, equity will not enforce specific execution of a contract relating to personal chattels, and (2) because a decree enforcing the agreement in question would be against public policy. *Foll's Appeal, 21 Alb. L. J., 27; 2 N. B. C., 411.*

11. Where a shareholder who has sold his stock has delivered to the bank the certificate of stock and a power of attorney, with the request that the transfer be made upon the books of the bank, and has had no reason to suppose that such transfer was not made, he will not, should the bank afterwards become insolvent, be held liable as a shareholder, although he still appears as such on the books of the bank. *Whitney* v. *Butler, 118 U. S., 655.*

12. But where the president of the bank is himself the purchaser of the stock, then the delivery of the certificates and power of attorney to him with the request to make the transfer upon the books of the bank would not be sufficient to discharge the seller from liability as a stockholder. *Richmond* v. *Irons, 121 U. S., 27.*

13. Where a shareholder of a national bank makes a bona fide sale of his stock and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank, with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Rev. St., sec. 5151, to pay the bank's debts. *Hayes* v. *Shoemaker, 39 Fed. Rep., 349.*

14. A transfer of shares for the purpose of avoiding liability, though made "out and out," is void. *National Bank* v. *Case, 99 U. S., 628; Bowden* v. *Santos, 1 Hughes, 158.*

15. And where a shareholder, who has knowledge of the insolvent condition of the bank, transfers his shares without consideration to a person unable to respond to the assessment the transfer may be set aside. *Bowden* v. *Johnson, 107 U. S., 251.*

16. Title to stock passes on delivery of certificates to purchaser with authority to have shares transferred on books of bank. *Johnston* v. *Laflin, 103 U. S., 800.*

17. Party who, as security for a loan, accepts stock which he causes to be transferred to him on the books, incurs liability as a stockholder and is not relieved by colorable transfer with understanding that he may have it back on request. *National Bank* v. *Case, 99 U. S., 628.*

18. Bank cashier refusing to transfer, on books of bank, shares of capital stock pledged and sold for debt of one of its stockholders, receiver of bank is liable for value of stock at that time if bank had no lien thereon to justify such refusal. *Case* v. *Bank, 100 U. S., 446.*

19. And where stock has been transferred as collateral security for a loan, *with the understanding that in case of default in the payment of the loan the shares shall be sold*, the transferee, upon default made, and before the bank closes its doors, may sell the stock for a nominal consideration, though his purpose be to avoid a personal liability; and such a transaction can not be set aside as a fraud upon the creditors of the association. *Magruder* v. *Coltson, 44 Md., 349.*

20. After a national bank has become insolvent and has closed its doors for business, its shareholders' liability to creditors is so far fixed that any transfer of their shares must be held fraudulent and inoperative as against the creditors of the bank. *Irons, executor, etc., et al.* v. *Manufacturers' National Bank et al., 17 Fed. Rep., 508.*

21. The rules which regulate the transfer of the stock of national banks are to be found in the statutes of the United States. The national banking act prescribes no exclusive method of transfer, but authorizes every association to do so. The decisions of the courts of the State in which the bank may be located do not control it. *Scott et al.* v. *Pequonnock National Bank, 15 Fed. Rep., 494.*

22. Precedence should be given to unrecorded transfers of shares of stock of a national bank which had passed no by-law on the subject, located in a State whose courts leaned strongly against such transfers, but whose statutes gave the attaching creditor no peculiar rights, by delivery of certificates and a written assignment with power to transfer, both executed in blank, over subsequent attachment of a creditor of the original vendor in whose name the shares still stood on the books of the bank. *Ib.*

23. Where no specified acts are by positive requirement made prerequisite to the vesting of a valid new title, creditors without notice take their

debtor's property subject to all bona fide liens and equitable transfers. No registry being required, nonrecording was not evidence of fraud. The tendency is to regard State certificates, attached to an executed blank assignment and power to transfer, as approximating to negotiable securities and to favor attaching creditors less than when attachment and sale on execution alone could compel payment of a claim out of debtor's property. Federal courts have so decided. *Ib.*

24. The courts of Connecticut and Massachusetts have quite rigidly maintained that where a statute or charter prescribes an exclusive manner of transfer of the stock of a corporation, an unrecorded transfer shall not be valid against the attaching creditors of vendor; and the courts of the former have strongly leaned toward a construction of the charters of its corporations compelling record of such transfers. *Ib.*

25. On December 30, 1875, A. sold certain shares of bank stock to B., and assigned them by transfer written on the back of the certificate. By the by-laws of the bank, stock was transferable only on the books of the company. On December 14, 1878, the shares were attached by a judgment creditor of A and sold and transferred to C. Neither the bank nor the creditor had knowledge of the transfer to B. In January, 1880, B. presented his certificate and transfer to the officers of the bank and demanded a transfer of the stock, which was refused, whereupon he brought suit against the bank for such refusal. *Held*, that the bank was liable in damages for the refusal to transfer the shares. *Hazard* v. *National Exchange Bank of Newport, 26 Fed. Rep., 94.*

26. The sale which sec. 5201, Rev. St., requires a national bank to make of its stock is real and not fictitious. And where the president and cashier of a national bank, which is the owner of some of its own stock, purchase such stock and execute their note to the bank for the purchase money, in a suit against them on the note by the receiver of such bank, they are estopped to set up as a defense that their purchase of the stock was unauthorized, or that their purchase was merely colorable, or to avoid a forfeiture of the bank's charter, or for any other deceptive or illegal purpose. *Bundy* v. *Jackson, 24 Fed. Rep., 628.*

27. The sale by the president of a national bank, to himself and the cashier, of the stock of the bank owned by the bank may be ratified by the bank or its legal representative; but a sale by himself to the bank of its own stock, where he acts in the double capacity of seller and buyer, can not be ratified when the purchase of the stock by the bank is not necessary to prevent loss upon a debt previously contracted. In the one case the sale of the stock is enjoined by law, and its sale by the president may be ratified, however irregular it may have been in the first instance; but the purchase of its own stock by the bank is interdicted by law, and for this act there can be no authorization in advance and no ratification afterwards. *Ib.*

28. The by-laws of a national bank provided that no transfer of the stock should be made by any shareholder who was indebted to the bank, and this provision was also included in the certificates of stock. *Held*, invalid, and that a transfer of stock by a shareholder while indebted to the bank was good. *Evansville National Bank* v. *Metropolitan National Bank, 2 Bissell, 527; 1 N. B. C., 189.*

29. In the absence of any provision in the by-laws or articles of association of a national bank to the contrary, such a bank is bound under the laws of Pennsylvania to recognize a transfer of its stock by a foreign executor duly appointed in another State. *Hobbs* v. *Western National Bank, 8 Weekly Notes of Cases, 131; 2 N. B. C., 187.*

30. S., the president and active manager of a bank, sold a number of shares of its capital stock to T., under representations of fact relied upon by T. and afterwards claimed by him to be fraudulent and false. The bank, by its directors, had full and actual knowledge of such representations, and with such knowledge consented and arranged that T.'s notes given in partial payment for said stock should be made directly to the bank, and take the place of notes held by it against S. and others. *Held*, that in an action by the bank against T. on such notes he might make the same defense, founded on such alleged false and fraudulent representations, as he could have made if the notes had been given to S. and the action brought by him. *National Bank of Dakota* v. *Taylor, 38 N. W., 297.*

31. In such purchase of stock T. had the right to rely solely upon the representations of fact by S., and if S., conscious that T. was so relying, knowingly deceived him, nothing would condone the wrong as between them, or estop T. from asserting it, but his acquiescence in it with knowledge of the facts. *Ib.*

32. A party who thus deliberately deceives another to his prejudice can not complain that the sufferer has not been vigilant in finding it out. *Ib.*

33. The right of such sufferer to rescind may be qualified by intervening interests of innocent parties, but so long as the question is between the original parties solely he may continue to rely on the representations upon which the contract was made and by which it was induced, and loses no rights as against the wrongdoer himself by failure to diligently discover the fraud. *Ib.*

34. The fact that soon after such purchase T. became, and for a number of months was, the cashier of the bank would not alone, and as a matter of law, make him chargeable with a knowledge of the condition of the bank, and so of the falsity of the representations under which he bought, as against evidence that he was for a considerable portion of the time absent from the bank and the city where it was located, and that during all his connection with the bank he, by direction of S., the president, and the person of whom he bought the stock, was engaged in routine work and had practically nothing to do with the bills receivable of the bank. *Ib.*

35. The fact that as cashier he signed statements exhibiting the condition of the bank would not, in an action on such notes by the bank or by S., estop him from showing, as against them, that such statements, which he believed at the time were true, were in fact false. *Ib.*

36. B., having duly sold stock of a national bank of Louisiana pledged to him by A., applied to the cashier to have it transferred on the bank books, but the cashier refused, on the ground that A. was indebted to the bank. The bank having failed before the transfer could be enforced, B. brought an action of damages against the receiver. *Held*, (1) that the action was not barred by the statute of limitations of one year; (2) the cashier having been intrusted by the directors with the duty of transferring the stock of the bank, his refusal was imputable to the bank; (3) the court below had power to order the receiver to pay the claim or certify it to the Comptroller. *Case, Receiver, v. Citizen's Bank of Louisiana, 100 U. S., 446; 2 N. B. C., 47.*

37. One D., a stockholder in the W. bank, died in 1882, leaving a will by which he gave all his property to his wife for life, "to be hers absolutely," and at her death to go to his son and daughter, to be divided between them as his wife might think proper. D.'s wife qualified as executrix and took possession of the estate, but did not transfer the bank stock. She died in 1888, leaving a will disposing of the property, upon the assumption that she had entire power of disposition of it, and her disposition of it was acquiesced in by her son and daughter. One F., who was appointed executor of Mrs. D.'s will, qualified as such, and thereby became executor of D. He caused the bank stock to be transferred to his name as "executor," and testified that he meant thereby executor of Mrs. D. The bank officer who made the transfer testified that he understood the stock was transferred to F., as executor of Mrs. D. At the time of the transfer, in 1888, the bank was solvent and prosperous. The stock was held by F. as part of a trust fund created by Mrs. D.'s will for her daughter, as a means of paying a debt from D. to the daughter, in such a way as to keep the money beyond the control of the daughter's husband. The W. bank failed in 1891, and the receiver sought to hold the estate of D. responsible for an assessment on the stockholders. *Held*, that as the stock could only have been transferred by the act of D.'s executor, and as F. declared, and the bank understood when the transfer was made, that it was made to him as executor of Mrs. D., and he had power to receive it in that capacity, without regard to the terms of the wills, the bank, and consequently the receiver, were estopped to claim that D. and his estate had not ceased to hold stock at the time of the transfer, there being no ground to impute bad faith to any of the parties. *Ricaud v. Wilmington Savings and Trust Co. et al., 70 Fed. Rep., 424.*

38. One who takes an assignment of stock, accompanied by a transfer to his name on the books, and receives a certificate from the corporation, issued to him in his own name, reciting that he is entitled to so many shares, on each of which a certain sum has been paid, leaving a specified amount "to be paid when called for," is liable as a subscriber for the balance due on the stock. *Glen v. Porter, 73 Fed. Rep., 225.*

39. A shareholder of a national banking association who, for the purpose of escaping his individual liability, transfers his shares in a failing bank to one who, for any reason, is unable to respond as promptly and effectually as he was to the liability their ownership imposes, commits a fraud upon

the creditors of the bank, renders his transfer voidable at their election, and leaves himself subject to the individual liability imposed by the ownership of the stock if the creditors elect to pursue him. *Stuart* v. *Hayden, 72 Fed. Rep., 402.*

40. The receiver of a national bank is the proper party to maintain a suit on behalf of its creditors to set aside a fraudulent transfer of stock by one of its stockholders and to enforce his individual liability. *Ib.*

41. When the court has considered conflicting evidence, and made its finding and decree thereon, they must be taken to be presumptively correct, and unless an obvious error has intervened in the application of the law, or some serious or important mistake has been made in the consideration of the evidence, the decree should be permitted to stand. *Ib.*

42. The facts in this case considered, and the finding of the court that the stockholder Stuart had transferred his stock for the purpose of escaping individual liability, to the damage of the creditors, sustained. *Ib.*

43. A transfer of stock by the stockholders of a national bank, for the double purpose of escaping individual liability and defrauding the purchaser, is valid until disaffirmed, not void until affirmed; and it may be affirmed by the transferee and disaffirmed by the creditors of the bank, or vice versa. *Ib.*

44. The transferees of such stock, who are parties defendant to a suit by a receiver of the national bank to enforce the individual liability against the transferrer on the ground that he transferred the stock to escape it, can not by a supposed cross bill inject into such a suit the litigation of the question whether or not the vendor deceived and defrauded them by the transfer. *Ib.*

45. Silence, delay, vacillation, acquiescence, or the retention and use of any of the fruits of a fraudulent sale or trade that are capable of restoration, for any considerable length of time after the discovery of the fraud, are fatal to the right to rescind the same. *Ib.*

46. One S. subscribed for 50 shares of the stock of a national bank, borrowing the money to pay for them from C., the cashier of the bank. As collateral security for the money so borrowed, he indorsed over the certificate to C., and left it with him. A few months later he sold the stock to C. for the amount of the loan and accrued interest, the certificate remaining in C.'s hands. The bank was solvent at the time, and so continued for five years, during which C. collected the dividends on the stock, as shown by the bank's dividend book, but the stock was never actually transferred to C. on the books of the bank. The by-laws of the bank provided that dividends should be paid to the stockholders in whose names the stock should stand; that certificates should be issued by the president and cashier; and that, when stock was transferred, the certificate should be canceled and a new one issued. Long after the sale of S.'s stock to C. the bank became insolvent, an assessment was made upon the stockholders, and the receiver of the bank, finding S.'s name as a stockholder on the books of the bank, brought suit against him. On the trial of the suit the foregoing facts were shown. C. was dead at the time of the trial. *Held*, that it might be inferred as a fact, from the evidence, that the bank had notice of the transfer of the stock by S. to C., and the termination of S.'s relation to the bank as stockholder, from which fact the legal presumption would follow that the bank would cause such acts to be done in relation to the transfer as its officers were called on to do, and that the jury should be permitted to draw such inference. *Snyder* v. *Foster, 73 Fed. Rep., 136.*

47. One C. was the holder of stock in the D. national bank, and was also an officer of the L. bank, which held stock in the D. bank. In the latter capacity he was informed of an urgent demand upon the L. bank to send $5,000 by telegraph in aid of the D. bank. Within a week after this demand, L. transferred his stock in the D. bank, without consideration, to his five children, one of whom was a married woman, and two were minors. Within five months thereafter the D. bank failed, and an assessment was made on the stockholders. *Held*, that the transfer must have been made by L. in contemplation of the liability, and that both he and his transferees were liable for the assessment, the latter because the liability was cast upon them by law when they became stockholders. *Foster* v. *Lincoln (C. C.), 74 Fed. Rep., 382.*

48. Rev. St. U. S., sec. 5139, providing that the stock of a national bank shall be "transferable on the books of the association in such manner as may be prescribed in the by-laws or articles of association," is for the benefit of the corporation, its shareholders and creditors, only; and the rights of a

transferee of national-bank stock, under an unrecorded transfer, good at common law, are superior to the rights of a subsequent attaching creditor of the transferrer without notice. *Doty* v. *First National Bank (N. D.)*, *53 N. W.*, *77*.

49. It is not competent for State legislation to limit or interfere with the transferable quality of national-bank stock, as the same is left by the statutes of the United States. *Ib.*

50. Where one to whom the dividends on certain stock were bequeathed during her life or widowhood, after which the stock was to go to her daughter, consented to the transfer of the certificate of the stock to her daughter, she waived all claim to the dividends thereon. *Kennedy* v. *First National Bank (N. C.)*, *20 S. E.*, *375*.

51. The burden is on the receiver of a national bank to show that a transfer of stock was made by the transferrer for the fraudulent purpose of avoiding liability as a stockholder; and evidence showing that the husband of the transferrer had knowledge of the embarrassed condition of the bank before the transfer was made, and that she had admitted that she never transacted any business without the advice of her husband, is not sufficient for that purpose, as against the positive statement of the transferrer that no one ever suggested to her to transfer the stock for the purpose of relieving herself from liability, or suggested to her that the bank was in a failing condition, and that she made the transfer to her daughter as an advancement. *Sykes* v. *Holloway et al.*, *81 Fed. Rep.*, *432*.

52. Under Rev. St. U. S., sec. 5151, making shareholders in a national bank liable for the debts of the association, and section 5139, providing for the transfer of shares, with a provision that the transferee shall "succeed to all the rights and liabilities of the prior stockholders of such shares; and no change shall be made in the articles of the association by which the rights, remedies, and securities of the existing creditors of the association shall be impaired," a transfer of stock, though without consideration and to an irresponsible person, can not be set aside by the receiver, if made in good faith without knowledge of the failing condition of the bank. *Ib.*

53. A national bank may, by a by-law, subject the shares of a stockholder to a lien for his debt to the bank, so as to prevent a transfer on the books until such debt is paid. *Bath Savings Institution* v. *Sagadahoc National Bank (Me.)*, *36 A.*, *996*.

54. Where there is no provision in the law of the bank subjecting shares to the payment of a shareholder's debts, a transferee of shares transferable only on the books of the bank by the shareholder or his attorney and by a surrender of the certificate takes a perfect title by transferring the shares under a power to himself, and can require the bank, upon surrender of the certificate, to give a new one, certifying that the shares stand recorded in his own name. *Ib.*

55. Without the surrender of the certificate of stock, a bank can not issue another upon a transfer made by the apparent owner, either in person or by attorney, that will deprive the real owner of his shares. *Ib.*

56. Though the shares of stock in defendant bank were made transferable only on the books of the bank, an assignment without such transfer invested the assignee with an equitable title, which would be protected as against all persons not showing a superior right. *Nicollet National Bank* v. *City Bank (Minn.)*, *35 N. W. Rep.*, *577*.

57. An assignment of stock transferable only on the books, without such transfer, for the purpose of collateral security, is effectual as against the bank asserting a lien for the debt of the stockholder (contrary to the Minnesota statute of 1881); and its refusal, because of such asserted lien, to make the proper transfer on its books renders it liable to the assignee as for conversion of the stock. *Ib.*

58. An attachment of the shares by the bank, after notice of the assignment, is ineffectual to defeat the prior right of the assignee. *Ib.*

59. Under the act of Congress July 12, 1882, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. St., sec. 5145. *Richards* v. *Attleboro National Bank*, *148 Mass.*, *187*; *3 N. B. C.*, *495*.

TRANSFER OF STOCK. *See* Shareholders; Assessment—Continued.

60. In an action in equity to cancel a transfer of stock as fraudulently made by defendant to avoid a stockholder's liability, and for a decree against defendant for an assessment on the stock, a demurrer to the bill because plaintiff had an adequate remedy at law by ignoring the transfer and suing defendant as actual owner will be overruled, since the plaintiff is entitled to the relief prayed for, which could not be had at law, though such relief be only a technical advantage to plaintiff. *Hedlund* v. *Dewey, 105 Fed. Rep., 541.*

ULTRA VIRES:

1. A national banking association can not deal in stocks. The prohibition is to be implied from the failure to grant the power. *First National Bank* v. *National Exchange Bank, 92 U. S., 122.*
2. A national banking association can not purchase negotiable paper. *Lazear* v. *National Union Bank of Baltimore, 52 Md., 78; First National Bank of Rochester* v. *Pierson, 24 Minn., 140; Farmers and Mechanics' Bank* v. *Baldwin, 23 Minn., 198.* But see *Smith* v. *The Exchange Bank of Pittsburg, 26 Ohio St., 141.*
3. Where the provisions of the national banking act prohibit certain acts by banks or their officers without imposing any penalty or forfeiture applicable to particular transactions which had been executed, their validity can be questioned by the United States only, and not by private parties. *Thompson* v. *St. Nicholas National Bank, 146 U. S., 240.*
4. National banks can make no valid loan or discount on security of their own stock unless necessary to prevent loss on debt previously contracted in good faith. *Bank* v. *Lanier, 11 Wall., 369.*
5. The national banking act does not give a bank an absolute right to retain bonds coming into its possession by purchase under a contract which it was without legal authority to make. *Logan County National Bank* v. *Townsend, 139 U. S., 67.*
6. A bank which receives drafts with instructions to apply the proceeds to the payment of a certain note held by it for collection can not apply them to any other account. *First National Bank* v. *Munzesheimer, 26 S. W., 428.*
7. A national bank can not enter into a valid contract to undertake the business of the recovery of the stolen property of special depositors. *Wylie* v. *Northampton National Bank, 15 Fed. Rep., 428.*
8. A bank has not a right to retain the balance of a customer's deposit to pay or apply upon an indebtedness of a customer to the bank not yet matured. *Jordan, Administratrix, etc.,* v. *The National Shoe and Leather Bank, 74 N. Y., 467.*
9. A national bank which entered into a contract not authorized by its charter can not repudiate the contract and at the same time retain its fruits. *Casey* v. *La Société de Crédit Mobilier de Paris, 2 Woods, 77; 1 N. B. C., 287.*
10. The national banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Ib.*
11. That act does not give a national bank an absolute right to retain bonds coming into its possession by purchase under a contract which it was without legal authority to make. Although the bank is not bound to surrender possession of them until reimbursed the full amount due to it, and may hold them as security for the return of the consideration paid, yet when such amount is returned, or tendered back to it, and the return of the bonds demanded, its authority to retain them no longer exists; and from the time of such demand and its refusal to surrender the bonds to the vendor or owner it becomes liable for their value upon grounds of implied contract, apart from the original agreement under which it obtained them. It could not rightfully hold them under or by virtue of the contract and at the same time refuse to comply with the terms of purchase. *Logan County National Bank* v. *Townsend, 139 U. S., 67.*
12. A national banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. *First National Bank of Allentown* v. *Hoch, 89 Penn. St., 324; Weckler* v. *The First National Bank of Hagerstown, 12 Md., 381.*
13. Where a bank has received and retained the benefit of a contract made by its officers, it can not plead that the contract was unauthorized by the directors or beyond the power of the bank or its officers to make. *Tootle et al.* v. *First National Bank of Port Angeles, 33 P., 345; 6 Wash., 181.*

ULTRA VIRES—Continued.

14. The objection that an executed purchase of property by a national bank is ultra vires can be urged only by the Government of the United States. *Hennessy* v. *City of St. Paul et al.*, *55 N. W., 1123; 54 Minn., 219.*

15. A State bank which, under its charter, had power to accept stock in a national bank as security for a loan, or to acquire such stock by levy and sale under execution to satisfy a debt due to it, but which had no power to purchase such stock as an investment, purchased shares of the stock of a national bank, which were transferred to it on the books of the national bank. The latter bank subsequently became insolvent, and an assessment upon the stockholders was made by the Comptroller of the Currency, payment of which was resisted by the State bank on the ground that the purchase of the stock was ultra vires. *Held*, that as the purchase of the stock was merely the exercise, for an unauthorized purpose, of a power existing for other and legitimate purposes, the defense of ultra vires was not available. *Citizens' State Bank of Noblesville* v. *Hawkins*, *71 Fed. Rep., 369.*

16. The decision in Bank *v.* Hawkins, 71 Fed. Rep., 369, followed and applied to the case of an insurance company, authorized to hold stock of a national bank as an investment of surplus but not of capital, which had invested a part of its capital in such stock. *Cooper Insurance Company* v. *Hawkins*, *71 Fed. Rep., 372.*

17. Under Rev. St. U. S., § 5136, cls. 3, 7, empowering a national bank to make contracts and to exercise all powers necessary to carry on the banking business, an agreement by a national bank to procure a person applications for insurance if he would procure for it a customer is ultra vires. *Dresser* v. *Traders' National Bank* (*Mass.*), *42 N. E., 567.*

18. A national bank which assumed to sell for another certain notes owned by him, but which, instead of selling them to a third person, without his knowledge, sold them to itself, violated its duty to the owner, the same as if it had full power under the law to act as such agent; and was, therefore, guilty of a conversion of such notes, notwithstanding its agency was ultra vires. *Anderson* v. *First National Bank* (*N. D.*), *67 N. W., 821.*

19. Under the provision of the national banking law (Rev. St. U. S., § 5136) that "no association shall transact any business, except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking," a lease by an association formed under said act, but not authorized by the Comptroller to commence the business of banking, of premises "to be used as a banking office, and for no other purpose," is ultra vires and void, and there can be no recovery against the association for the rental of such premises, except upon the ground and to the extent of the benefits received. *61 Ill. App., 34*, affirmed. *McCormick* v. *Market National Bank* (*Ill. Sup.*), *44 N. E., 381.*

20. Where a decision is rendered in vacation by a court of equity at the place where the judge resides, and just before the expiration of his term of office, and is then delivered to an express company for transmission to the clerk of court, the fact that it does not reach the clerk until after the expiration of the said term does not render it invalid. *Babcock* v. *Wolf*, *23 N. W., 490; 70 Iowa, 676*, followed. *Shenandoah National Bank* v. *Read* (*Iowa*), *53 N. W., 96.*

21. Where a partner, whose firm is overdrawn at a bank, asks indulgence until they can collect some accounts which will enable them to pay, but finally, when refused further credit, represents that the said accounts have been collected and applied to indebtedness due other banks, a voluntary conveyance by him of land to a brother, also partner, without the knowledge of the latter, based upon a consideration not then executed or agreed to be executed, and consisting merely of the assumption of certain debts after the conveyance and after attachment by the bank, can not be upheld as a bona fide transaction. *Farmers and Traders' National Bank* v. *Connor* (*Ky.*), *20 S. W., 265.*

22. One who deals with the cashier of a national bank, professing to act on its behalf, in a transaction known to be outside the legitimate sphere of its operations, has no right to presume that the acts of the cashier have been sanctioned by the board of directors or other governing body, as no act done by an officer of an incorporated company in furtherance of a business venture, which is in excess of the corporate powers, can be said to be an act which is within the scope of the customary powers of such officer. *Farmers and Merchants' National Bank* v. *Smith*, *77 Fed. Rep., 139.*

23. It is not within the powers of a national bank to engage in the business of selling mortgage bonds on commission. *Ib.*

ULTRA VIRES—Continued.

24. Plaintiff bought a bond and mortgage from the defendant national bank through its agents, knowing, or having reason to believe, that the bank was acting only as a broker. After the purchase he accepted a guaranty against loss through defects in the title to the mortgaged premises, executed by the cashier of the bank, as such, making no inquiry as to the cashier's authority, but relying on his acting within the apparent scope of his duties. The bank received none of the proceeds of the sale, and profited in no way by the transaction. *Held*, that the bank was not bound by the alleged guaranty, nor estopped to deny the cashier's authority to execute it. *Ib.*

25. A California corporation was organized, as stated in the articles of incorporation, for the purpose of acquiring a certain piece of land, laying it out as a town, and reselling in lots, blocks, etc., and also of acquiring "street railroad or other rights and franchises, telegraph, telephone, or other similar franchises, and gas and electric-light franchises, over the said property, or any part thereof." *Held*, that the corporation had no authority to subscribe for shares of stock in a manufacturing corporation, and such a subscription was ultra vires and void. *Pauly* v. *Coronado Beach Company, 56 Fed. Rep., 428.*

26. Representations by a bank that an insurance company has a certain amount of paid-up capital stock and surplus are ultra vires. *Hindman* v. *First National Bank of Louisville et al., 86 Fed. Rep., 1013.*

27. Representations by the officers of a bank to an insurance commissioner that an insurance company had on deposit in such bank a certain amount which had been paid in as capital stock and net surplus are not ultra vires. *Ib.*

28. A bank whose officers make false representations to an insurance commissioner concerning the amount which an insurance company has on deposit with it, whereby the commissioner is induced to issue a license, is not liable to a third person who was induced to purchase shares in the company by the fact that such license had been granted. *Ib.*

29. A contract entered into by a corporation which is ultra vires, can not be ratified or become binding on the ground of estoppel, and the only ground on which the corporation can become liable to the payment of money on account of such a contract, which has been performed by the other party, is that it has received a benefit or advantage thereby which it can not justly retain. *Bowen* v. *Needles National Bank, 94 Fed. Rep., 925.*

30. A national bank advised plaintiff that it would pay all checks of a third person, although such person had no funds on deposit, as was known to both plaintiff and the bank. In reliance on such promise, plaintiff cashed checks of such person and transmitted them to the bank for payment. The bank issued and sent to plaintiff its drafts on a correspondent for the amount of the checks, which drafts were refused payment. *Held*, that the contract was one purely of guaranty, and was ultra vires on the part of the bank, and the transaction gave plaintiff no right of action against it on the drafts. *Ib.*

31. The fact that a director of a national bank, whose presence was necessary to constitute a quorum at a meeting where, by the action of the directors, in which he participated, a contract by the bank to assume and pay the liabilities of another bank was ratified, was also a stockholder in such other bank, in the absence of any allegation of fraud in the transaction, is not sufficient to render the contract invalid. *Scofield* v. *State National Bank, 97 Fed., 282.*

32. A contract by a national bank to assume and pay the liabilities of another bank in consideration of the transfer to it by the other bank of its office furniture and lease and its cash and cash assets, and the further assignment to a trustee for its benefit of bills receivable and securities, is not ultra vires, but is within its powers conferred by statute to conduct a general banking business. *Ib.*

33. The fact that a contract, made by a national bank, to receive and collect securities, and reinvest the proceeds for the owner, contained provisions which were ultra vires, does not relieve the bank of the legal obligation to return the securities, or account to the owner for their value. *Emmerling* v. *First National Bank (C. C. A.), 97 Fed. Rep., 759.*

34. The fact that a national bank purchased shares of its own stock ultra vires does not render its subsequent sale of such stock to another unlawful, or the stock void in the hands of the purchaser; nor does it constitute any defense to an action by a receiver of the bank against such purchaser to recover an assessment made after the bank's insolvency. *Lantry* v. *Wallace, 97 Fed. Rep., 865.*

USURY. *See* Interest.

1. The usury laws of the State do not apply to national banking associations. *Farmers and Mechanics' Bank* v. *Dearing, 91 U. S., 29; Central National Bank* v. *Pratt, 115 Mass., 539; First National Bank* v. *Gartinghouse, 22 Ohio St., 492; Davis* v. *Randall, 115 Mass., 547; Hintermister* v. *First National Bank, 64 N. Y., 212.*
2. And the remedies provided by the State for the taking of usury can not be resorted to. *Farmers and Mechanics' Bank* v. *Dearing, supra; Wiley* v. *Starbuck, 44 Ind., 298.*
3. The taking of illegal interest by a national banking association does not render the contract void. *Farmers and Mechanics' Bank* v. *Dearing, supra.*
4. It does not invalidate an indorsement of a guaranty of the notes upon which the usurious interest was paid. *Oates* v. *First National Bank of Montgomery, 100 U. S., 239; Lazear* v. *National Union Bank of Baltimore, 52 Md., 78.*
5. But usury destroys the interest-bearing power of the obligation; and there will be no point of time from which it can bear interest. *Lucas* v. *Government National Bank, 78 Penn. St., 228.* Reversed by *Second National Bank of Clarion* v. *Morgan, 30 Atl. Rep., 957.*
6. The usury works a forfeiture of the entire interest accruing after maturity and before judgment, as well as that which accrues before maturity. *Shunk* v. *The First National Bank of Galion, 22 Ohio St., 508.*
7. The discounting of business paper by a national banking association at a higher than the legal rate is usurious, though the law of the State fixes no limit to the rate which natural persons may take for the discount or purchase of such paper. *Johnson* v. *National Bank of Gloversville, 74 N. Y., 329; National Bank* v. *Johnson, 104 U. S., 271.*
8. By charging more than legal interest on overdrafts a national banking association loses the right to recover any interest at all. *Third National Bank of Philadelphia* v. *Miller, 90 Penn. St., 241.*
9. The liabilities of antecedent parties to a note or bill will not be affected by the usurious character of the transaction between the payee and the association; and the association may recover the full amount of the note or bill from the maker or acceptor. *Smith* v. *The Exchange Bank of Pittsburg, 26 Ohio St., 141.*
10. Usurious interest which has been paid to a national banking association can not be applied by way of payment, set-off, or counterclaim in an action by the association to recover the amount of the loan, but a separate action must be brought therefor. *Barnet* v. *Muncie National Bank, 98 U. S., 555.*
11. Where a national banking association has discounted notes for another bank at a usurious rate of interest, the fact that the other bank has charged illegal interest on those notes to its customers will not affect its right to set up the defense of usury in an action by the association. *Third National Bank of Philadelphia* v. *Miller, supra.*
12. The amount which may be recovered from the association as a penalty is twice the amount of interest paid, and not simply twice the amount in excess of the legal rate. *Crocker* v. *First National Bank of Chetopa, 3 Am. L. T.* [N. S.], *350; 1 N. B. C., 317; Overholt* v. *National Bank of Mount Pleasant, 82 Penn. St., 490; Barnet* v. *Muncie National Bank, supra.*
13. The purchase of accepted drafts by a national bank from the holder without his indorsement at a greater reduction than lawful interest on their face value is a discounting of those drafts within the meaning of Rev. St., sec. 5197, which prohibits such bank from taking interest on any loan or discount made by it at a greater rate than is allowed by the laws of the State where it is situated. *Danforth et al.* v. *National State Bank of Elizabeth, 48 Fed. Rep., 271.*
14. Where a bankrupt has paid usurious interest, his assignee may bring an action against the association to recover the penalty. *Wright* v. *First National Bank of Greensburg, 8 Biss., 243; Crocker* v. *First National Bank of Chetopa, supra.*
15. The party who paid the usurious interest is the only party to the note who is entitled to sue for the penalty. *Lazear* v. *National Union Bank of Baltimore, 52 Md., 78.*
16. Under Rev. St., sec. 5198, providing that a suit against a national bank for taking usurious interest must be commenced within two years from "the time the usurious transaction occurred," the limitation begins to run from the time when such interest is paid. *National Bank* v. *Carpenter, 19 A., 181; Bobs* v. *People's National Bank, 21 S. W., 888.*

USURY. *See* Interest—Continued.

17. The penalty for all illegal interest paid to a national banking association within two years prior to the commencement of proceedings may be recovered in a single action, whether the amount was in one payment or in several. *Hintermister* v. *First National Bank, 64 N. Y., 212.*

18. A note dated and signed by the makers in Tennessee and payable in Chicago, Ill., and forwarded by them to the payees in Chicago, to be used by the latter in raising money with which to pay off a prior note made by the same parties, must be held an Illinois contract, and governed by the laws of Illinois relating to usury. *Buchanan et al.* v. *Drovers' National Bank of Chicago, 55 Fed. Rep., 22.*

19. Bank loaned money upon note which it afterwards discounted, the maker agreeing to open account with bank or to pay 2½ per cent commission to the bank on the loan. As the money loaned belonged to the bank, commission held to be usury. *Union National Bank* v. *L., N. A. and C. Ry. Co., Ill. Supreme Court, May 9, 1893, 34 N. E., 135.*

20. An act of a legislature providing that no corporation shall set up defense of usury in any action does not render contracts by corporations for usurious interest enforcible, and does not prevent corporations setting up a defense of illegality under sec. 5197, Rev. St. *Ib.*

21. When allegations of complaint are sufficient to sustain a judgment in an action against a national bank for exacting usurious interest. *First National Bank* v. *Morgan, 132 U. S., 141.*

22. Usurious interest paid a national bank on renewing a series of notes can not, in an action by the bank on the last of them, be applied in satisfaction of the debt. *Driesbach* v. *National Bank, 104 U. S., 52; Barnett* v. *Muncie National Bank, 98 U. S., 555.*

23. Remedy given by sec. 5198, Rev. St., for recovery of usurious interest paid to a national bank, is exclusive. *Barnett* v. *Muncie National Bank, ib.; Stephens* v. *Monongahela Bank, 111 U. S., 197.*

24. The only forfeiture for usury declared by sec. 30 of act of 1864 is of entire interest, and no greater loss is incurred by such bank by reason of the usury laws of a State. *Farmers' National Bank* v. *Dearing, 91 U. S., 29.*

25. Where a national bank has actually taken usurious interest, the party paying it may recover double the amount in an action therefor, but can not set off or counterclaim it in an action to recover the principal; and the action for such penalty must be brought within two years. *Ellis* v. *First National Bank of Olney, 11 Bradw., 275; 3 N. B. C., 378.*

26. The courts of one State have no jurisdiction of an action against a national bank located in another State to recover the penalty imposed by the act of Congress for the taking of unlawful interest. *Missouri River Telegraph Company* v. *First National Bank of Sioux City, 74 Ill., 217; 1 N. B. C., 401.*

27. Actions and proceedings against any national bank may be brought in any State, county, or municipal court in the county or city in which such association is located, having jurisdiction in similar cases, to enforce a penalty under sec. 5198, Rev. St. *First National Bank of Tecumseh* v. *Overman, 22 Nebr., 116; 3 N. B. C., 556.*

28. When an action is brought to recover a penalty under secs. 5197 and 5198, Rev. St., for taking, receiving, reserving, or charging a rate of interest greater than is allowed by law, it is necessary to allege in the petition that the act was "knowingly done." *Schuyler National Bank* v. *Bollong, 24 Nebr., 821; 3 N. B. C., 558.*

29. In an action against a national bank to recover the penalty imposed by the act of Congress for taking a greater rate of interest than is allowed by law, the plaintiff is entitled to recover only twice the amount taken in excess of the legal interest, and not twice the amount of the entire interest paid. *Hintermister* v. *First National Bank, 64 N. Y., 212; 1 N. B. C., 741.*

30. Under act of Congress, June 3, 1864, sec. 30, providing that national banks knowingly receiving or charging a greater rate of interest than allowed by the State where the bank is located shall forfeit the entire interest which the note carries with it, or which has been agreed to be paid thereon, not only is forfeited a greater sum reserved by the bank out of the money than the legal interest for the time the note has to run, but also the interest accruing by law upon nonpayment after maturity. *Alves* v. *Henderson National Bank, 3 N. B. C., 452.*

31. An agreement to pay illegal interest in a mortgage given to secure the notes after maturity forfeits both legal and illegal interest, though no interest is expressed in the notes themselves. *Ib.*

32. In an action by a national bank upon a note the defendant is not entitled to any set-off for legal interest exacted by the bank upon the discount thereof,

USURY. *See* Interest—Continued.

but the bank can recover only the principal of the note. *Peterborough National Bank* v. *Childs, 133 Mass., 248; 43 Am. Rep., 509; 3 N. B. C., 469.*

33. A national bank discounting business paper at a greater rate than 7 per cent is liable to the forfeiture of double the excess over 7 per cent imposed by the national banking act, although the transaction is not usurious under the State law. *Johnson* v. *National Bank of Gloversville, 74 N. Y., 329; 30 Am. Rep., 302; 2 N. B. C., 302.*

34. Under the national-bank act, in an action upon a note usuriously discounted by a national bank, the amount of the usury may be set-off by an accommodation indorser, although the note does not carry interest on its face. *National Bank of Auburn* v. *Lewis, 75 N. Y., 516; 31 Am. Rep., 484; 2 N. B. C., 305.*

35. In an action by a national bank on a promissory note discounted by it, the defendant may not counterclaim or set-off usurious interest taken by the bank on the discount of it and other notes of which it was a renewal. *National Bank of Auburn* v. *Lewis, 81 N. Y., 15; 3 N. B. C., 587.*

36. The remedy is an action of debt to recover back twice the amount paid. *Ib.*

37. Where a national bank has usuriously reserved a sum greater than the lawful rate of interest on a discount, the amount so reserved is forfeited and may not be recovered in an action upon the note. *Ib.*

38. The knowingly taking or receiving by a national bank of a greater rate of interest than is lawful in the State where it is located is usurious under the national banking act, and the entire interest is forfeited, and the usury is not purged by settlements and renewal notes without additional usury. *Pickett* v. *Merchants' National Bank of Memphis, 32 Ark., 346; 2 N. B. C., 209.*

39. In an action by a national bank the defendant can not be allowed a counterclaim for unlawful interest paid by him more than two years prior thereto. *National State Bank of Newark* v. *Boylan, 2 Abbott's N. C., 216; 1 N. B. C., 798.*

40. One of two or more defendants can not set up an individual counterclaim unless, under the pleadings, there can be a several judgment against him. *Ib.*

41. Where a national bank received usurious interest it forfeits the entire interest on the note, including that accruing after maturity, though the latter rate be lawful. *Shafer* v. *First National Bank, 36 P., 998.*

42. A judgment on a note, whereon interest is forfeited because of usury, bears interest at 6 per cent, under General Statutes 1889, par. 3500, relating to interest on judgments, though the note provided for lawful interest after maturity. *Ib.*

43. The State courts will not enforce the penalties imposed by the national banking act for exacting unlawful interest. *Newell* v. *National Bank of Somerset, 12 Bush., 57; 1 N. B. C., 501.*

44. Usurious interest paid a national bank on a note can not be offset against the principal sum due. *Rockwell* v. *Farmers' National Bank, 36 P., 905.*

45. Where the usurious interest is discounted from the face of the note, the bank can only recover the face of the note, less the interest deducted. If the borrower pays the usurious interest in advance, he may recover double the interest so paid. *Schuyler National Bank* v. *Bollong, 24 Nebr., 825; 3 N. B. C., 561.*

46. In New York the rate of interest which a corporation may pay is not limited. A national bank, located in that State, loaned money to a corporation at a rate of interest exceeding 7 per cent per annum. *Held*, that the interest on the loan was forfeited under section 30 of the national banking act (13 St. at Large, 108), which provided that when no rate of interest was fixed by the law of a State a national bank might charge a rate not exceeding 7 per cent per annum, and that if it charged more the entire interest should be forfeited. *In re Wild, 11 Blatch., 243; 1 N. B. C., 246.*

47. If a national bank discount a note at a usurious rate of interest, paying the borrower the proceeds less the interest, it can recover only the face of the note less the entire interest received. But if such note be renewed, the borrower paying the usurious interest out of his pocket, in advance, the defendant may recoup, or recover in an independent action, double the amount of the entire interest paid at the renewal. If, instead of paying the usurious interest at each renewal, it be added to the principal and included in the renewal notes, the bank can only recover the amount originally paid to the borrower, i. e., the amount of the last of the renewal notes less all interest included in it. *National Bank of Madison* v. *Davis, 6 Cent. L. J., 106; 1 N. B. C., 350.*

USURY. *See* Interest—Continued.

48. The national currency act should be liberally construed to effect the ends for which it was passed, but a forfeiture under its provisions should not be declared unless the facts upon which it rests are clearly established. In case of a claim of forfeiture against a bank for taking unlawful interest upon the discount of bills of exchange payable at another place, it should appear affirmatively that the bank knowingly received or reserved an amount in excess of the statutory rate of interest and the current exchange for sight drafts. Accordingly, where it was not shown what the rate of exchange was, a charge of one-quarter of 1 per cent in addition to the statutory rate of interest would not be sufficient to authorize a forfeiture. *Wheeler* v. *Union National Bank of Pittsburg, 96 U. S., 785; 2 N. B. C., 9.*

49. The receipt by a national bank of an usurious rate of interest upon the discount of a note works a forfeiture of such interest as would otherwise have accrued after the maturity of the note. *The First National Bank of Uniontown* v. *Stauffer, 1 Fed. Rep., 187.*

50. Section 5073, Rev. St., relating to set-offs in bankruptcy proceedings, provides that "in all cases of mutual debts or mutual credits between the parties the account between them shall be stated, and one debt set off against the other, and the balance only shall be allowed or paid; but no set-off shall be allowed in favor of any debtors to the bankrupt of a claim in its nature not provable against the estate, or of a claim purchased by or transferred to him after the filing of the petition." *Held*, that under this section a judgment obtained by an assignee in bankruptcy, for a penalty incurred by the violation of a State statute against usury, could not be set off against a claim of the judgment debtor against the bankrupt estate. *Wilson, Assignee*, v. *National Bank of Rolla, 3 Fed. Rep., 391.*

51. Interest in excess of the legal rate received by a national bank, although taken in renewal of a series of notes, can not be applied by way of set-off or payment in a suit upon the last of the series. *Farmers and Mechanics' Bank* v. *Hoagland, 7 Fed. Rep., 159.*

52. In such case, however, the bank can not recover the illegal interest, although such interest has been finally incorporated in notes bearing legal rates. *Ib.*

53. Neither can the bank recover any interest upon such renewal notes from the date the interest has been reduced to the legal rate. *Ib.*

54. A provision in a promissory note "to pay an attorney's fee of 10 per cent on the amount due if suit is brought to enforce payment, for use of the attorney bringing the suit," is a stipulation for a penalty or forfeiture, and tends to the oppression of the debtor; is a cover for usury, and is without consideration and contrary to public policy, and void. *Merchants' National Bank* v. *Serier et al., 14 Fed. Rep., 662.*

55. Such a stipulation in a note discounted by a national bank is void for the further reason that it is in excess of the power of the bank under its charter. *Ib.*

56. Section 5198, Rev. St., makes the receiving or charging "a rate of interest greater than is allowed" "a forfeiture of the entire interest." In case a greater rate of interest has been paid, the debtor may recover back "twice the amount of interest thus paid." *Hill* v. *National Bank of Barre, 15 Fed. Rep., 432.*

57. The amount of penalty recoverable in an action against banks under sec. 5198, Rev. St., is twice the whole amount of the interest paid, and not merely twice the amount paid in excess of the legal rate. *Ib.*

58. In an action against the First National Bank of Deadwood to recover illegal interest paid it, the court holds: A Territorial law in force in certain counties of the late Territory of Dakota, which provided that in those counties "it shall be lawful to take, receive, retain, and contract for any rate (of interest) agreed on between the parties," allowed and fixed the rate of interest by law in such counties or district, within the meaning of sec. 5197, Rev. St., which provides that "any association may take, receive, reserve, and charge on any loan * * * interest allowed by the laws of the State, Territory, or district where the bank is located." *Guild* v. *First National Bank of Deadwood, 57 N. W., 499.*

59. From February, 1881, when said Territorial law was enacted, until July 1, 1887, when the same was repealed, it was lawful for Territorial and private banks and individuals to take, receive, retain, and contract for any rate of interest agreed on between the parties, within the counties named in the act, when there was an express contract in writing fixing the rate. Therefore it was lawful for a national bank in those counties to contract in writing for any rate of interest agreed on between the parties. *Ib.*

60. Under the general law relating to interest in force in the Territory after July 1, 1887, Territorial and private banks and individuals were allowed

USURY. *See* Interest—Continued.

to take, receive, retain, and contract for interest at the rate of 12 per cent per annum, and national banks were therefore allowed to take, receive, and retain interest paid at the same rate; and it was not unlawful for such national banks, under the national banking act, to take, receive, and retain interest paid at the rate of 12 per cent per annum, in the absence of an express contract in writing therefor. *Ib.*

61. A complaint that alleges that the defendant "knowingly and usuriously charged, took, received, and reserved from plaintiff, and that plaintiff paid to defendant, for interest, * * * being at the rate of 24 per cent per annum," giving time, amount, etc., states facts sufficient to constitute a good cause of action for the recovery of such alleged illegal interest under the national banking act. *Ib.*

62. Under sec. 1851, Rev. St., one of the sections of the organic act of the Territory of Dakota, which provides "that the legislative power of the Territory shall extend to all rightful subjects of legislation not inconsistent with the Constitution and laws of the United States," the Territorial legislature was vested with general legislative power, restricted only as prescribed in the act, and subject to the power of Congress to disapprove its acts. *Ib.*

63. The act of Congress, approved July 30, 1886, providing that "the legislatures of the Territories of the United States shall not pass special or local laws * * * regulating the interest on money," was not retroactive, but was applicable only to acts thereafter passed by a Territorial legislature, and did not have the effect to invalidate the then existing interest law in the counties mentioned in the provisions of the act of 1881. *Ib.*

64. The passage of the law of 1881 by the Territorial legislature, which provided for a different rate of interest in certain counties of the Territory from that allowed in other parts of the Territory, was a valid exercise of the legislative power, and was not in conflict with the organic act or the Constitution of the United States. *Ib.*

65. A law changing the rate of interest which can lawfully be taken by reducing such rate does not affect express contracts in writing for interest at the higher rate, made when the law allowing the higher rate was in force, when such contract specifically provides that the interest at the rate specified in the contract shall be payable from the date of the contract until the same is paid. *Ib.*

66. Under Rev. St., sec. 5198, which authorizes the person paying usurious interest to a national bank to recover twice the amount paid, one of the joint makers of a note on which illegal interest is charged can not recover the penalty from the bank where the illegal interest was paid by the other maker. *First National Bank of Concordia* v. *Rowley, 31 P., 1049; 52 Kans., 394.*

67. Any payments made upon any of such notes will be applied to the principal. *Ib.*

68. Parkhurst having, as maker of the notes to the bank representing the debt secured by the chattel mortgage, paid usurious interest thereon, and having recovered judgment against the bank for twice the interest thus paid under the Federal statute, he can not be allowed to apply the same interest in reduction of the debt secured by the chattel mortgages. *Parkhurst* v. *First National Bank of Clyde, 35 P., 1116.*

69. The limitation of two years within which suit may be brought against a national bank under sec. 5198, Rev. St., for taking usurious interest begins to run from the time when the usurious interest is paid. *First National Bank of Dorchester* v. *Smith, 57 N. W., 996.*

70. A national bank succeeding to the business of a private bank inherits the usury penalties incurred by the latter in attempting to enforce a transfer note and mortgage. State usury penalty is applicable to transaction previous to debtor's knowledge that debt was transferred to national bank. *Exeter National Bank* v. *Orchard, 58 N. W., 144.*

71. The payment of usurious interest to a national bank can not be pleaded as a set-off or counterclaim against the principal of the note so sued on. *Higgins et al.* v. *Citizens' National Bank of Kansas City, 24 S. W., 926.*

72. Where a national bank loans money at a usurious rate, which is included in the note, in an action to enforce the contract the interest is forfeited. *McGhee* v. *First National Bank of Tobias, 58 N. W., 532.*

73. A promissory note given for already accrued interest, in part usurious, was without consideration, and suspension of the right of collection between its date and maturity in no way operated to supply this essential element, otherwise lacking. *Ib.*

USURY. *See* Interest—Continued.

74. The limitation under Rev. St., U. S., sec. 5198, of actions for the recovery from a national bank of a penalty for usury dates from the payment of such interest, and not from the reservation of it from the original loan by way of discount. *Smith* v. *First National Bank* (*Nebr.*), *60 N. W., 866; Lanham* v. *Same, ib., 1041.*

75. A State law imposing a penalty on banks exacting usurious discounts does not apply to national banks, the penalty imposed on such banks by Federal laws in regard to usurious discounts being exclusive. *Florence Railroad and Improvement Company* v. *Chase National Bank* (*Ala.*), *17 So., 720.*

76. Act of Congress, June 3, 1864, section 30, relative to the taking of usury by national banks, does not apply to the discounting by the bank for the payee of a note given in payment of an article, and stipulating for legal interest, and, if it did, would not avail the maker. *Second National Bank of Clarion* v. *Morgan* (*Pa.*), *30 A., 957.*

77. The payment of a usurious loan made by a national bank is not a condition precedent to the right of the borrower to maintain an action against such bank to recover double the amount of usurious interest paid on such loan. *Exeter National Bank* v. *Orchard* (*Nebr.*), *61 N. W., 833.*

78. Usury can not be pleaded against a national bank. 25 N. Y. S., 447, affirmed. *Chase National Bank* v. *Faurot* (*N. Y. App.*), *44 N. E., 164.*

79. Usury can not arise from the purchase from brokers of a note at a discount. *Ib.*

80. C., whose business was lending money and indorsing paper, had an arrangement with plaintiff bank by which it was to discount all notes bearing her indorsement, for the benefit of the maker; the proceeds to be drawn by "discount checks" signed by the maker, plaintiff being furnished by C. with collateral security to indemnify it. Defendant made application to C. for a loan of $50 for three months, and C. offered, as testified by defendant, to make the loan, or, as testified by C., to lend C.'s credit for $10. A note for $60, signed by defendant, payable to and indorsed by C., was discounted by plaintiff, and the proceeds, less the legal discount, placed to defendant's credit, and immediately withdrawn on his discount check, he thereupon paying $10 to C.'s agent. *Held*, that whether the transaction was a cover for usury, to plaintiff's knowledge, was a question for the jury. *Flour City National Bank* v. *Miller* (*Sup.*), *38 N. Y. S., 503.*

81. Under U. S. Rev. St., Sections 5197, 5198, if usurious interest is paid a national bank the payor may recover back twice the total amount of interest paid. *First National Bank* v. *McInturff* (*Kan. App.*), *43 P., 839.*

82. Under Rev. St., U. S., Sections 5197, 5198, prohibiting any national bank from charging a greater rate of interest than is allowed by the laws of the State in which it is located, and providing that the taking of such interest shall forfeit the entire interest, a payment to a national bank on a note bearing usurious interest is a payment on the principal debt. *Ib.*

83. The fact that a part of the consideration of a note was for usurious interest on a former note does not render the note void in toto. *First National Bank* v. *Ledbetter* (*Tex. Civ. App.*), *34 S. W., 1042.*

84. Under Rev. St. U. S., §§ 5197, 5198, providing that the charging of a greater rate of interest by a national bank than that allowed by the laws of the State in which the bank is located shall forfeit the entire interest, and that, if such interest has been paid, the person who paid the same may recover twice the amount thereof; a payment on a note stipulating for usurious interest is a payment on the principal debt, and not of the interest, which is forfeited. *First National Bank* v. *Turner* (*Kan. App.*), *42 P., 936.*

85. In an action for the penalty for charging usurious interest a demand need not be shown. *Ib.*

86. Interest is not recoverable on a penalty for receiving usurious interest prior to its merger into judgment. *Ib.*

87. Under Rev. St. U. S., § 5198, relating to national banks, providing that the taking a rate of interest greater than is allowed by the preceding section, when knowingly done, shall be deemed a forfeiture of the entire interest, where a national bank loaned money at usurious interest, and added it into a note, which was several times renewed at the usurious rate, the bank is only entitled to recover, in an action on the last note, the principal sum originally loaned, less the partial payments made on the notes. *Snyder* v. *Mount Sterling National Bank* (*Ky.*), *21 S. W., 1050.*

88. A note made in one State and payable in another is not subject to the usury laws of the latter State if it is valid in that respect in the State where it was made. *Sturdivant* v. *Memphis National Bank* (*C. C. A.*), *60 Fed. Rep., 730; Ib., 736.*

USURY. *See* Interest—Continued.

89. If a national bank discount a note at a usurious rate of interest, paying the borrower the proceeds less the interest, it can recover only the face of the note less the entire interest received; but if such note be renewed, the borrower paying the usurious interest out of his pocket, in advance, the defendant may recoup, or recover in an independent action, double the amount of the entire interest paid at the renewal. If, instead of paying the usurious interest at each renewal, it be added to the principal and included in the renewal notes, the bank can only recover the amount originally paid to the borrower, i. e., the amount of the last of the renewal notes less all interest included in it. *National Bank of Madison* v. *Davis, 1 N. B. C., 350.*

90. Whether other notes have been accepted by a bank in renewal of notes sued on is a question for the jury. *Cake* v. *The First National Bank of Lebanon, 1 N. B. C., 890.*

91. Where there has been a series of renewal notes given for the continuation of the same original loan, a taint of usury in the first transaction follows down through the whole, and in action by a national bank on the last of the series, the borrower is entitled to credit for all the interest he has paid from the beginning. *Ib.*

92. Under the 30th section of the national banking act the remedy of the "forfeiture of the entire interest" for the exacting of unlawful interest can only be had by way of defense to an action on the note, or to recover the loan, but no action lies for it. *Brown* v. *The Second National Bank of Erie, 72 Pa., 209.*

93. Where usury has been actually paid to and received by a bank, the only remedy is an action for the penalty of "twice the amount of interest thus paid." *Ib.*

94. The limitation of two years within which an action for the penalty must be brought commences to run from the actual payment of the usury. *Ib.*

95. The knowingly taking or receiving by a national bank of a rate of interest greater than is allowed by law upon a loan of money does not entitle the person paying the same to have it applied as a payment of so much of the principal in an action brought to recover the principal debt more than two years after such payment was made. The rights and liabilities of the parties in such case are prescribed in the national-bank act, and can not be controlled by State legislation. *Higley* v. *The First National Bank of Beverly, 26 Ohio, 75; 1 N. B. C., 833.*

96. The reservation of illegal interest by a national bank does not avoid the principal. *Shinkle* v. *The First National Bank of Ripley, 22 Ohio, 516; 1 N. B. C., 824.*

97. Defendant being indebted to a national bank on certain promissory notes, made a new note and a mortgage to secure it, which were, by an agreement with the bank and for its use and benefit, executed and delivered to one S. without consideration from him, who also transferred them to the bank, and the old notes were thereupon delivered up and canceled. *Held*, (1) that there was a sufficient consideration for the note and mortgage; (2) that the bank had power to take notes and mortgages in such way and form for the purpose of securing its claim. *Ib.*

98. Where the two years within which an action lies to recover back twice the amount of illegal interest paid to a national bank have elapsed, the right to offset such interest against any claim of the bank is also barred. *Ib.*

99. National banks organized under act of Congress are not bound by the usury laws of the States in which they are situated. *The First National Bank of Columbus, plaintiff in error,* v. *Garlinghouse et al., 22 Ohio, 492; 1 N. B. C., 811.*

100. The discounting of a promissory note by a national bank at an unlawful rate of interest does not render the note void in toto, but only to the extent of the interest. *Ib.*

101. The discounting of a note for the principal maker at an unlawful rate of interest is not such an unauthorized use of the note as will discharge the sureties from liability. In the absence of any express agreement or understanding on that subject between the sureties and the principal, of which the holder had notice, or any intention to practice a fraud on the sureties, they must be held to have trusted to the judgment and discretion of the principal as to the terms on which the note might be discounted. *Ib.*

102. Where usurious interest has been paid to a national bank on renewal notes and the bank brings suit on the last note, the defendant may not set off such illegal interest, but his only remedy is by an action against the bank to recover the penalty prescribed by the national-bank act. *National Bank of Fayette County* v. *Dushane, 96 Penn. St., 340; 3 N. B. C., 739.*

103. An auditor appointed to distribute the proceeds of a sheriff's sale may not go behind a judgment regularly entered upon adverse proceedings

USURY. *See* Interest—Continued.

without fraud and collusion. *Appeal of Second National Bank of Titusville; Henderson, to use of Second National Bank of Titusville,* v. *Waid, 96 Penn. St., 460; 3 N. B. C., 740.*

104. The taking of usurious interest under section 5197 of the Revised Statutes of the United States and the Pennsylvania act of May 28, 1858, does not prevent the recovery of the lawful interest. *Ib.*

105. Where a national bank takes, receives, or charges more than the legal rate of interest in the discount of a note, the interest-bearing power of the note is destroyed and remains destroyed until it is paid. *Guthrie* v. *Reid, 107 Penn. St., 251; 3 N. B. C., 751.*

106. Reid gave Guthrie a judgment note for the latter's accommodation. Guthrie procured it to be discounted by a national bank at a usurious rate of interest. *Held,* that defendant could avail himself of the usurious discounts charged by the bank as a defense to the payment of interest. *Ib.*

107. A guaranty of negotiable paper discounted by a national bank is not rendered void by the fact that the bank demanded and received usurious interest upon the notes. *Lazear* v. *National Union Bank of Baltimore, 2 N. B. C., 261.*

108. No one can recover usurious interest paid to a national bank but the party who paid it, and it can not be set off or reconped by another party to the paper. *Ib.*

109. Plaintiff, as assignee in bankruptcy of A, sued to recover the penalties imposed by the national banking act for charging and receiving usurious rates of interest. Defendant proved a release and discharge executed by A before the commencement of the bankruptcy proceedings. Plaintiff gave in evidence the record of a judgment in his favor in an action in which he, as assignee, sued defendant to recover a payment of a debt made to it by A about a month prior to the execution of the release, as having been made when A was insolvent, and when defendant had reasonable cause to believe that fact and knew the payment was made in fraud of the bankrupt act. *Held,* that defendant was not concluded or affected by the judgment. *Getman* v. *Second National Bank of Oswego, 89 N. Y., 136; 3 N. B. C., 599.*

110. Where a national bank lends money upon a usurious contract and attempts to enforce such contract in a State court, the defendant may insist upon such usury as a defense. *National Bank of Winterset* v. *Eyre, 2 N. W. Rep., 995; 2 N. B. C., 234.*

111. The right of action to recover double the amount of usurious interest paid to a national bank, as provided by section 5197 of the national banking act, accrues upon the actual payment by the borrower of the amount of the illegal interest to the bank, and can be maintained whether the debt has been paid or not. *Monongahela National Bank* v. *Overholt, 96 Penn. St., 327; 3 N. B. C., 735.*

112. The party paying such illegal interest can not recover for it after his discharge in bankruptcy, but the right of action vests in the assignee. *Ib.*

113. A bill in equity will not lie to recover usury from a national bank. *Hambright* v. *National Bank, 3 Lea, 40; 31 Am. Rep., 629; 2 N. B. C., 419.*

114. State courts have jurisdiction in an action against a national bank to recover double the amount of usurious interest paid thereto. *Gruber* v. *First National Bank of Clarion, 87 Penn. St., 468; 30 Am. Rep., 378; 8 Weekly Notes of Cases, 113; 3 N. B. C., 382.*

115. A bank is a private corporation, and its charter a private act, to be pleaded and proved as all other private acts. The court can not take judicial cognizance of the fact that there are State banks whose charters authorize them to take more than six per cent interest. *Ib.*

116. The general rate of interest allowed in Pennsylvania to be taken by State banks is only six per cent. The establishment of a few banks authorized by special acts of assembly to take more than this amount is not sufficient to authorize national banks to take usurious interest under that clause of the national-bank act allowing them to charge interest at the same rate as banks of issue organized under the laws of the State wherein the national bank is situate. *Ib.*

117. In an action under U. S. R. S., sec. 5198, against a national bank to recover twice the amount of usurious interest taken on loans made by it to McRae, the defendant proved an oral agreement between it and McRae, whereby the latter agreed to settle and discharge all such claims against defendant; that the same be applied in payment of that part of his indebtedness to the bank not collected by it from any other source, and that he would not sue or allow suit to be brought against the bank on account of such illegal interest. In consideration thereof the bank agreed that it would satisfy

so much of the indebtedness of McRae as remained after applying all other available collections, or would consent as a creditor to his discharge in bankruptcy, as he might request. At the time of the agreement McRae was indebted to defendant in a large amount, and after applying all the collections there remained due a sum much larger than the excessive interest, none of which indebtedness has been paid. *Held*, that the agreement operated as an immediate discharge and satisfaction of the claim of McRae against defendant. *Morehouse* v. *Second National Bank of Oswego, 98 N. Y., 503; 3 N. B. C., 631.*

118. Inconsistent action by the defendant subsequent to the agreement did not affect its legal operation. *Ib.*

119. Neither under the national banking act nor the Pennsylvania usury act of 1858 is the taking of more than six per cent interest a fraud upon creditors in itself. *Appeal of Second National Bank of Titusville, 85 Penn. St., 528; 2 N. B. C., 364.*

120. State courts have jurisdiction in actions against national banks to recover the penalty imposed upon such banks for taking usurious interest. *Lebanon National Bank* v. *Karmany, 98 Penn. St., 65; 3 N. B. C., 146.*

121. No bank in Pennsylvania can lawfully take more than six per cent interest. *Ib.*

122. The person paying usurious interest may recover twice its amount, although the principal is not paid. *Ib.*

123. In such suit the plaintiff may recover twice the entire amount of interest paid. *Ib.*

124. In such suit the defendant can not set off a judgment held by it against the plaintiff. *Ib.*

125. No privilege of immunity from the usury laws of the States is conferred upon national banks by the act of Congress of 1864 (13 Stat. at Large, 99), and a contract for a loan made in this State with one of these organizations, by which it reserves a greater rate of interest than seven per cent is void. *First National Bank of Whitehall, respondent*, v. *James Lamb et al., appellants, 50 N. Y., 95.*

126. The provision of section 30 of said act, limiting the forfeiture to the interest, has reference only to the preceding sentence, which prescribes a rate of interest in those States and Territories where no rate is fixed by law. A construction of this provision which would make it applicable to contracts made in States where the rate of interest is regulated, and which would bring it in conflict with State laws, would render it unconstitutional. *Ib.*

127. The power to create a corporation as an appropriate instrument for the execution of a constitutional power vested in the Federal Government only carries with it authority to confer upon that corporation such privileges or immunities from State laws as are necessary to enable it to effect the legitimate national object for which it is created. No such national object requires that national banks should exceed the rates of interest fixed by the States, and no immunity from State usury laws is therefore necessary. *Ib.*

128. A contract to pay attorney's fees for collecting, in addition to principal and interest, is not, on its face, usurious; nor does it become usurious by reducing the debt to judgment and including in the judgment 10 per cent for attorney's fees. *National Bank* v. *Danforth (Ga.), 7 S. E., 546.*

129. An assignee for the benefit of creditors under the Kentucky statutes, who in order to get possession of collaterals, pays to a national bank a note of his assignor, which includes usurious interest, may maintain an action to recover it back, under Rev. St., Sec. 5198. The assignee is the assignor's "legal representative" in the meaning of that section. *Louisville Trust Co.* v. *Kentucky National Bank et al., 87 Fed. Rep., 143.*

130. Usurious interest on a note is not paid, so as to set running the statute of limitations against an action to recover it back, by giving a renewal note which includes the interest. The statute only begins to run from the time the renewal note is paid. *Ib.*

131. Under Rev. St., Sec. 5198, which provides that one paying usurious interest to a national bank may recover back twice the amount of the interest thus paid, it seems that the recovery allowed is twice the amount of the entire interest, and not merely of the excess over the legal rate. *Ib.*

132. Where more than the legal rate of interest has been paid to a national bank, the remedy is a penal suit to recover twice the amount paid, and such payment is not available as a defense in an equitable proceeding to collect the debt on which it was paid *Cox* v. *Beck et al., 83 Fed. Rep., 269.*

133. Section 5198 of the Revised Statutes of the United States, prescribing what rate of interest may be taken, received, reserved, or charged by a national

USURY. *See* Interest—Continued.

banking association, makes a difference between interest which a note, bill, or other evidence of debt "carries with it, or which has been agreed to be paid thereon," and interest which has been "paid." *Brown* v. *Marion National Bank, 169 U. S., 416.*

134. Interest included in a renewal note or evidenced by a separate note does not thereby cease to be interest within the meaning of section 5198: *Ib.*

135. If a national bank sues upon a note, bill, or other evidence of debt held by it, the debtor may insist that the entire interest, legal and usurious, included in his written obligation and agreed to be paid, but which has not been actually paid, shall be either credited on the note or eliminated from it, and judgment given only for the original principal debt, with interest at the legal rate from the commencement of the suit. *Ib.*

136. The forfeiture declared by the statute is not waived by giving a renewal note in which is included the usurious interest. No matter how many renewals may be made, if the bank has charged a greater rate of interest than the law allows, it must, if the forfeiture clause of the statute be relied on and the matter is thus brought to the attention of the court, lose the entire interest which the note carries or which has been agreed to be paid. *Ib.*

137. If, for instance, one executes his note to a national bank for a named sum as evidence of a loan to him of that amount to be paid in one year at ten per cent interest, such rate of interest being illegal, and if renewal notes are executed each year for five years, without any money being in fact paid by the borrower—each renewal note, including past interest, legal and usurious—the sum included in the last note, in excess of the sum originally loaned, would be *interest* which that note carried or which was agreed to be paid, and not, as to any part of it, interest paid. *Ib.*

138. If the note when sued on includes usurious interest, or interest upon usurious interest agreed to be paid, the holder may elect to remit such interest, and it can not then be said that usurious interest was paid to him. *Ib.*

139. If the obligee actually pays usurious interest as such, the usurious transaction must be held to have then, and not before, occurred, and he must sue within two years thereafter. *Ib.*

140. Where a note executed in one State is made payable in another, under the laws of which it is not usurious, while it is usurious under the law of the State where made, the law of the State of performance will govern as to usury. *Dygert et ux.* v. *Vermont Loan and Trust Co., 94 Fed. Rep., 913.*

141. The question whether a promissory note is governed, as to usury, by the law of the State where it was executed and in which suit is brought, or of the State in which it is made payable, in the absence of a State statute on the subject, is one of general law, upon which a Federal court is not bound to follow the decision of the supreme court of the State. *Ib.*

142. Where a national bank discounts a note at a usurious rate, the maker or his legal representative, on payment of the note, is entitled to recover as a penalty, under Rev. St., Sec. 5198, double the amount of the discount so taken, and of all interest subsequently paid on the note or its renewals, although separate payments of interest were made from time to time after its maturity, and all at legal rates; and limitation does not begin to run against an action to recover such penalty until full payment of the note or its renewals. *Louisville Trust Co.* v. *Kentucky Nat. Bank, 102 Fed. Rep., 442.*

143. On a settlement between a national bank and a debtor who owed the bank some $69,000 on a number of notes, a payment was made which reduced such indebtedness to $30,000, for which a new note was given. *Held*, that, both on general principles, in accordance with the presumed intention of the parties, and under Ky. St., 2219, cl. 3, which provides that "partial payment on a debt bearing interest shall be first applied to the extinguishment of the interest then due," all past interest, whether usurious or otherwise, must be regarded as having been paid in the settlement, and that limitation commenced to run on that date against an action under Rev. St., Sec. 5198, to recover the penalty for usury previously contracted for. *Louisville Trust Co.* v. *Kentucky Nat. Bank, 102 Fed. Rep., 442.*

VICE-PRESIDENT. *See* Officers.

VOTING:

The provision of sec. 2141, Rev. St., which disqualifies shareholders "whose liability is past due and unpaid" from voting at meetings of shareholders, applies only to liability for unpaid subscriptions for stock. *United States ex rel.* v. *Baccy, 36 Fed. Rep., 246.*

Comptrollers and Deputy Comptrollers of the Currency, Dates of Appointment and Resignation, and States from Whence Appointed.

No.	Name.	Date of appointment.	Date of resignation.	State.
	COMPTROLLERS OF THE CURRENCY.			
1	Hugh McCulloch	May 9, 1863	Mar. 8, 1865	Indiana.
2	Freeman Clarke	Mar. 21, 1865	July 24, 1866	New York.
3	Hiland R. Hulburd	Feb. 1, 1867	Apr. 3, 1871	Ohio.
4	John J. Knox	Apr. 24, 1872	Apr. 30, 1884	Minnesota.
5	Henry W. Cannon	May 12, 1884	Mar. 1, 1886	Do.
6	William L. Trenholm	Apr. 20, 1886	Apr. 30, 1889	South Carolina.
7	Edward S. Lacey	May 1, 1889	June 30, 1892	Michigan.
8	A. Barton Hepburn	Aug. 2, 1892	Apr. 25, 1893	New York.
9	James H. Eckels	Apr. 26, 1893	Dec. 31, 1897	Illinois.
10	Charles G. Dawes	Jan. 1, 1898	Sept. 30, 1901	Do.
11	William Barret Ridgely	Oct. 1, 1901		
	DEPUTY COMPTROLLERS OF THE CURRENCY.			
1	Samuel T. Howard	May 9, 1863	Aug. 1, 1865	New York.
2	Hiland R. Hulburd	Aug. 1, 1865	Jan. 31, 1867	Ohio.
3	John J. Knox	Mar. 12, 1867	Apr. 24, 1872	Minnesota.
4	John S. Langworthy	Aug. 8, 1872	Apr. 30, 1886	New York.
5	V. P. Snyder	May 5, 1886	Jan. 3, 1887	Do.
6	J. D. Abrahams	Jan. 27, 1887	May 25, 1890	Virginia.
7	R. M. Nixon	Aug. 11, 1890	Mar. 16, 1893	Indiana.
8	Oliver P. Tucker	Apr. 7, 1893	Mar. 11, 1896	Kentucky.
9	George M. Coffin	Mar. 12, 1896	Aug. 31, 1898	South Carolina.
10	Lawrence O. Murray	Sept. 1, 1898	June 27, 1899	New York.
11	Thomas P. Kane	June 29, 1899		District of Columbia.

No. 1.—Names and Compensation of Officers and Clerks in the Office of the Comptroller of the Currency, October 31, 1901.

Name.	Grade.	Salary.
William B. Ridgely	Comptroller	$5,000
Thomas P. Kane	Deputy Comptroller	2,800
George T. May	Chief clerk	2,500
George S. Anthony	Chief of division	2,200
Watson W. Eldridge	do	2,200
Willis J. Fowler	do	2,200
Edmund E. Schreiner	Superintendent	2,200
Caleb C. Magruder	Teller	2,000
Theodore O. Ebaugh	Bookkeeper	2,000
Ebenezer Southall	Assistant bookkeeper	2,000
Benjamin F. Blye	Clerk, class 4	1,800
Willard E. Buell	do	1,800
Endicott King	do	1,800
Charles A. Stewart	do	1,800
William D. Swan[a]	do	1,800
Charles McC. Taylor	do	1,800
Ephraim S. Wilcox	do	1,800
George H. Wood	do	1,800
Edward I. Wade	Stenographer	1,600
Harriet M. Black	Clerk, class 3	1,600
Philo L. Bush	do	1,600
William E. Colladay	do	1,600
George W. Collison	do	1,600
William S. Davenport	do	1,600
Paul W. Eaton	do	1,600
Robert L. Livingston	do	1,600
Loren H. Milliken	do	1,600
Franklin L. Mitchell	do	1,600
William A. Nestler	do	1,600
Morris M. Ogden	do	1,600
Arthur M. Wheeler	do	1,600
Eliza M. Barker	Clerk, class 2	1,400
Eveline C. Bates	do	1,400
John E. Briggs	do	1,400
Eliza R. Hyde	do	1,400
Frank T. Israel	do	1,400
Mary L. McCormick	do	1,400
Carrie L. Pennock	do	1,400
Carrie B. Pumphrey	do	1,400
Eliza A. Saunders	do	1,400
Margaret L. Simpson	do	1,400
Julia A. Snell	do	1,400
Adelia M. Stewart	do	1,400
Warren E. Sullivan	do	1,400
Louisa Campbell	Clerk, class 1	1,200
Virginia H. Clarke	do	1,200
Mary L. Conrad	do	1,200
James W. Farrar	do	1,200
Alice M. Kennedy	do	1,200
Francis J. Kilkenny	Confidential clerk	1,200
Helen L. McL. Kimball	Clerk, class 1	1,200
Emma Lafayette	do	1,200
William V. Price	do	1,200
William J. Tucker	do	1,200
Clara L. Willard	do	1,200
Antionette Avery	Clerk, class E	1,000
Mary E. Bates	do	1,000
Ellen Carey	do	1,000
George W. Castle	do	1,000
Geraldine Clifford	do	1,000
James M. Datzell	do	1,000
Sarah F. Fitzgerald	do	1,000
James V. Long	do	1,000
Mary E. Oliver	do	1,000
Frederick R. Proctor	do	1,000
Frederick R. Steffins	do	1,000
Emma W. Stokes	do	1,000
George Thompson	do	1,000
Jacob L. Bright	Engineer	900
Thomas H. Austin	Clerk, class D	900
Ethel H. Bird	do	900

[a] Additional to bond clerk, $200.

No. 1.—Names and Compensation of Officers and Clerks in the Office of the Comptroller of the Currency, October 31, 1901—Continued.

Name.	Grade.	Salary.
Charles E. Brayton	Clerk, class D	$900
Frank W. Bryant	do	900
Edward A. Demaray	do	900
Susie N. Dutrow	do	900
Eliza M. Guerard	do	900
Mary B. Harvell	do	900
Emily L. Hay	do	900
Bruce E. Hutchinson	do	900
Mary A. Martin	do	900
Daniel H. Mason	do	900
Marian Radcliffe	do	900
Edwin F. Rosebeck	do	900
Samuel H. B. Schoonmaker	do	900
Henry E. Smith	do	900
De Witt C. Sprague	do	900
George R. Whitney	do	900
William Griffiths	Messenger	840
Patrick Doolan	Assistant messenger	720
John F. Robertson	do	720
William M. Skillman	do	720
John Earle	Watchman	720
Percy H. Towson	do	720
Samuel M. Freeman	Fireman	720
William S. Conway	Laborer	660
James Neacey	do	660
John B. Patterson	do	660

No. 2.—Expenses of the Office of Comptroller of the Currency for the Year ended June 30, 1901.

For special dies, plates, printing, etc	$138,530.48
For salaries	103,815.87
For salaries reimbursable by national banks	16,812.76
Total expenses of the Office of the Comptroller of the Currency from its organization, May, 1863, to June 30, 1901	9,138,528.57

The contingent expenses of the Bureau are not paid by the Comptroller, but from the general appropriation for contingent expenses of the Treasury Department. No separate account of them is kept.

No. 3.—Number of National Banks Organized, Number now in Operation, and the Number Passed Out of the System since February 25, 1863.

Total number organized		6,006
Number now in operation		4,279
Number passed out of the system		1,727
The latter number is accounted for as follows:		
Passed into voluntary liquidation to wind up their affairs	1,102	
Less number placed in the hands of receivers	16	
	1,086	
Passed into liquidation for purpose of reorganization	142	
Passed into liquidation upon expiration of corporate existence	112	
Placed in the hands of receivers	404	
	1,744	
Less number restored to solvency and resumed business	17	
Total passed out of system		1,727

No. 4.—Number and Authorized Capital of National Banks Organized and the Number and Capital of Banks Closed in each Year ended October 31 since the Establishment of the National Banking System, with the Yearly Increase or Decrease.

Years.	Organized.		Closed.				Net yearly increase.		Net yearly decrease.	
			In voluntary liquidation.		Insolvent.					
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
1863	134	$16,378,700	.....	.....	.....	.....	134	$16,378,700	....	.....
1864	453	79,366,950	3	.....	.....	.....	450	79,366,950	....	.....
1865	1,014	242,542,982	6	$330,000	1	$50,000	1,007	242,162,982	....	.....
1866	62	8,515,150	4	650,000	2	500,000	56	7,365,150	....	.....
1867	10	4,260,300	12	2,160,000	6	1,170,000	.....	930,300	8	.....
1868	12	1,210,000	18	2,445,500	4	410,000	.....	.....	10	$1,645,500
1869	9	1,500,000	17	3,372,710	1	50,000	.....	.....	9	1,922,710
1870	22	2,736,000	14	2,550,000	1	250,000	7	.....	....	64,000
1871	170	19,519,000	11	1,450,000	.....	.....	159	18,069,000	....	.....
1872	175	18,988,000	11	2,180,500	6	1,806,100	158	15,001,400	....	.....
1873	68	7,602,700	21	3,524,700	11	3,825,000	36	253,000	....	.....
1874	71	6,745,500	20	2,795,000	3	250,000	48	3,700,500	....	.....
1875	107	12,104,000	38	3,820,200	5	1,000,000	64	7,283,800	....	.....
1876	36	3,189,800	32	2,565,000	9	965,000	.....	.....	5	340,200
1877	29	2,589,000	26	2,539,500	10	3,344,000	.....	.....	7	3,294,500
1878	28	2,775,000	41	4,237,500	14	2,612,500	.....	.....	27	4,075,000
1879	38	3,595,000	33	3,750,000	8	1,230,000	.....	.....	3	1,385,000
1880	57	6,374,170	9	570,000	3	700,000	45	5,104,170	....	.....
1881	86	9,651,050	26	1,920,000	.....	.....	60	7,731,050	....	.....
1882	227	30,038,300	78	16,120,000	3	1,561,300	146	12,357,000	....	.....
1883	262	28,654,350	40	7,736,000	2	250,000	220	20,668,350	.....	.....
1884	191	16,042,230	30	3,647,250	11	1,285,000	150	11,109,980	....	.....
1885	145	16,938,000	85	17,856,590	4	600,000	56	.....	....	1,518,590
1886	174	21,358,000	25	1,651,100	8	650,000	141	19,056,900	....	.....
1887	225	30,546,000	25	2,537,450	8	1,550,000	192	26,458,550	....	.....
1888	132	12,053,000	34	4,171,000	8	1,900,000	90	5,982,000	....	.....
1889	211	21,240,000	41	4,316,000	2	250,000	168	16,674,000	....	.....
1890	307	36,250,000	50	5,050,000	9	750,000	248	30,450,000	....	.....
1891	193	20,700,000	41	4,485,000	25	3,622,000	127	12,593,000	....	.....
1892	163	15,285,000	53	6,157,500	17	2,450,000	93	6,677,500	....	.....
1893	119	11,230,000	46	6,035,000	65	10,935,000	8	.....	....	5,740,000
1894	50	5,285,000	79	10,475,000	21	2,770,000	.....	.....	50	7,960,000
1895	43	4,890,000	49	6,093,100	36	5,235,020	.....	.....	42	6,438,120
1896	28	3,245,000	37	3,745,000	27	3,805,000	.....	.....	36	4,305,000
1897	44	4,420,000	70	9,659,000	38	5,851,500	.....	.....	65	11,090,500
1898	56	9,665,000	69	12,509,000	7	1,200,000	.....	.....	19	4,044,000
1899	78	16,470,000	64	24,335,000	12	850,000	2	.....	....	8,715,000
1900	383	19,960,000	43	12,474,950	6	1,800,000	334	5,685,050	....	.....
1901	394	21,554,500	39	7,415,000	11	1,760,000	344	12,379,500	....	.....
Aggregate	6,006	795,467,682	1,340	207,329,550	404	67,237,420	4,543	583,438,832	281	62,538,120
Deduct decrease	.....	.....	.....	.....	.....	.....	281	62,538,120	....	.....
Net increase	.....	.....	.....	.....	.....	.....	4,262	520,900,712	....	.....
Add for banks restored to solvency	.....	.....	.....	.....	.....	.....	17	3,125,000	....	.....
Total net increase	.....	.....	.....	.....	.....	.....	4,279	a524,025,712	....	.....

a The total authorized capital stock on October 31 was $661,547,187; the paid-in capital, $663,224,195, including the capital stock of liquidating and insolvent banks which have not deposited lawful money for the retirement of their circulating notes.

No. 5.—Number of National Banks Organized, in Liquidation, and in Operation, with their Capital, Bonds on Deposit, and Circulation Issued, Redeemed, and Outstanding on October 31, 1901.

States and Territories.	Banks.			Capital stock paid.	United States bonds on deposit.	Circulation.		
	Organized.	In liquidation.	In operation.			Issued.	Redeemed.	Outstanding. *a*
Maine	101	17	84	$10,521,000	$5,732,350	$55,110,550	$48,849,266	$6,261,284
New Hampshire	67	11	56	5,380,000	4,361,700	38,225,155	33,627,386	4,597,769
Vermont	68	21	47	6,495,000	4,282,500	46,753,450	42,373,976	4,379,474
Massachusetts	295	47	248	77,097,820	26,300,500	423,332,815	392,307,739	31,025,076
Rhode Island	65	27	38	13,105,250	4,503,000	91,932,275	85,614,525	6,317,750
Connecticut	103	20	83	20,357,070	10,563,600	120,461,690	109,577,347	10,884,343
Total	699	143	556	132,956,140	55,743,650	775,815,935	712,350,239	63,465,696
New York	512	167	345	105,945,515	54,290,400	451,871,615	391,682,499	60,189,116
New Jersey	139	14	125	15,555,265	8,751,750	76,693,640	67,701,126	8,902,514
Pennsylvania	599	80	519	81,777,997	43,649,900	315,108,775	267,808,522	47,300,253
Delaware	21	.....	21	2,176,485	897,500	9,914,555	9,029,389	885,166
Maryland	86	7	79	16,118,460	6,153,750	57,470,360	50,077,379	7,392,981
Dist. Columbia	19	7	12	3,027,000	1,475,250	9,510,100	7,983,613	1,526,487
Total	1,376	275	1,101	224,600,722	115,218,550	920,479,045	794,282,528	126,196,517
Virginia	69	21	48	5,379,660	4,152,000	21,808,950	17,647,435	4,161,515
West Virginia	55	9	46	4,046,000	2,797,250	13,575,830	10,518,526	3,057,304
North Carolina	48	12	36	3,121,000	1,733,850	10,673,460	8,782,628	1,890,832
South Carolina	24	7	17	2,098,000	1,481,500	8,937,335	7,411,057	1,526,278
Georgia	53	18	35	4,481,000	2,576,750	14,095,620	11,349,369	2,746,251
Florida	27	10	17	1,355,000	755,000	2,381,340	1,659,832	721,508
Alabama	52	15	37	3,744,250	2,035,850	10,248,200	8,126,997	2,121,203
Mississippi	19	5	14	1,130,000	912,500	2,316,800	1,375,672	941,128
Louisiana	35	8	27	4,192,580	2,372,750	15,059,680	12,392,316	2,667,364
Texas	373	85	288	22,570,510	9,192,480	29,434,700	19,739,237	9,695,463
Arkansas	17	7	10	1,140,000	203,750	2,396,240	2,053,038	343,202
Kentucky	124	39	85	12,958,710	9,289,000	55,118,945	44,750,732	10,368,213
Tennessee	87	31	56	7,300,000	3,637,500	18,896,570	15,178,635	3,717,935
Total	983	267	716	73,516,710	41,140,180	204,943,670	160,985,474	43,958,196
Missouri	139	67	72	20,185,000	16,341,400	43,331,755	26,003,232	17,328,523
Ohio	417	117	300	49,690,600	24,804,150	162,636,740	134,990,755	27,645,985
Indiana	217	80	137	16,377,040	7,370,550	69,900,395	61,836,871	8,063,524
Illinois	356	100	256	39,219,100	17,529,600	87,029,245	68,256,455	18,772,790
Michigan	179	93	86	11,643,775	5,773,560	44,802,240	38,558,714	6,243,526
Wisconsin	143	47	96	10,573,710	4,284,620	24,116,840	19,107,660	5,009,180
Iowa	302	80	222	15,071,054	8,823,900	40,627,350	31,563,412	9,063,938
Minnesota	140	43	97	12,333,000	4,299,600	21,287,300	16,713,218	4,574,082
North Dakota	56	20	36	1,762,500	728,750	3,182,540	2,398,864	783,676
South Dakota	63	28	35	1,657,500	647,000	3,575,970	2,882,715	693,255
Kansas	241	122	119	8,634,600	5,094,900	20,482,730	15,114,225	5,368,505
Nebraska	190	72	118	10,082,500	4,312,620	18,264,410	13,716,373	4,548,037
Total	2,443	869	1,574	197,230,379	100,010,650	539,237,515	431,142,494	108,095,021
Nevada	3	2	1	82,000	33,500	392,990	378,298	14,692
Oregon	45	16	29	2,395,000	1,154,800	4,973,190	3,778,456	1,194,734
Colorado	73	30	43	4,476,500	3,608,750	12,516,680	8,915,032	3,601,648
Idaho	18	5	13	650,000	231,650	1,179,570	956,216	223,354
Montana	46	24	22	2,430,000	1,027,250	5,081,540	3,941,894	1,139,646
Wyoming	19	5	14	885,000	453,250	1,733,080	1,284,155	448,925
Washington	82	51	31	3,305,000	1,251,300	6,506,670	5,098,977	1,407,693
California	63	17	46	11,875,000	6,281,500	14,721,440	8,384,103	6,337,337
Utah	17	7	10	1,600,000	1,275,000	4,007,840	2,703,307	1,304,533
New Mexico	19	9	10	786,800	483,800	2,870,920	2,373,880	497,040
Arizona	10	3	7	455,000	188,750	630,140	403,342	226,798
Oklahoma	52	3	49	1,622,500	850,100	1,079,290	294,345	784,945
Indian Territory	55	1	54	2,117,936	818,750	1,247,220	373,782	873,438
Alaska	1	.....	1	50,000	12,500	17,700	3,500	14,200
Hawaii	2	.....	2	512,500	50,000	51,700	3,400	48,300
Total	565	173	332	33,243,236	17,720,900	57,009,970	38,892,687	18,117,283
Total currency banks	.....	.....	.....	.....	.....	2,497,486,135	2,137,653,422	359,832,713
Add gold banks	.....	.....	.....	.....	.....	3,465,240	3,386,270	78,970
United States	6,006	*b* 1,727	4,279	661,547,187	329,833,930	2,500,951,375	2,141,039,692	359,911,683

a Including $31,713,970 for which lawful money has been deposited with the Treasurer of the United States to retire an equal amount of circulation which has not been presented for redemption.
b Exclusive of 17 banks formerly in charge of receivers but restored to solvency.

No. 6.—Number of National Banks Organized, in Voluntary Liquidation, Insolvent, and Number and Capital of Associations in Active Operation on January 1 of each Year from 1864 to 1901.

Year.	Organized.	In voluntary liquidation.	Insolvent.	In active operation.	
				No.	Capital.
1864	179	.....	.....	179	$14,040,522
1865	682	6	.....	676	135,618,874
1866	1,626	11	1	1,614	403,357,346
1867	1,665	16	3	1,646	420,229,739
1868	1,675	29	10	1,636	420,260,790
1869	1,688	47	13	1,628	426,882,611
1870	1,696	62	15	1,619	433,803,311
1871	1,759	77	15	1,667	442,427,981
1872	1,912	87	19	1,806	468,210,336
1873	2,073	101	23	1,949	487,781,551
1874	2,131	118	34	1,979	499,003,401
1875	2,214	141	37	2,036	503,347,901
1876	2,315	179	40	2,096	511,155,865
1877	2,345	211	50	2,084	501,392,171
1878	2,375	236	61	2,078	485,557,771
1879	2,405	274	76	2,055	471,609,396
1880	2,445	308	81	2,056	461,557,515
1881	2,498	320	84	2,094	467,039,084
1882	2,606	349	85	2,172	470,018,135
1883	2,849	429	87	2,333	492,076,635
1884	3,101	462	89	2,550	518,031,135
1885	3,281	506	102	2,673	529,910,165
1886	3,427	578	104	2,745	534,378,265
1887	3,612	611	113	2,888	555,865,165
1888	3,832	632	121	3,079	584,726,915
1889	3,954	668	128	3,158	598,239,065
1890	4,190	706	133	3,351	623,791,365
1891	4,494	754	143	3,597	665,267,865
1892	4,673	804	169	3,700	685,762,265
1893	4,832	853	180	3,799	695,148,665
1894	4,934	905	243	3,786	693,353,165
1895	4,983	975	260	3,748	670,906,365
1896	5,029	1,024	294	3,711	664,076,915
1897	5,054	1,059	327	3,668	655,331,915
1898	5,108	1,144	353	3,614	639,440,295
1899	5,165	1,207	368	3,590	622,182,195
1900	5,240	1,261	373	3,606	608,588,045
1901	5,662	1,302	379	3,981	635,309,395

No. 7.—Number of National Banks Organized, in Voluntary Liquidation, Insolvent, and those in Operation October 31, 1901.

States and Territories.	Organized.	In liquidation.	Insolvent.	In operation.
Maine	101	17	.....	84
New Hampshire	67	7	4	56
Vermont	68	15	6	47
Massachusetts	295	40	7	248
Rhode Island	65	27	.....	38
Connecticut	103	17	3	83
Total, New England States	699	123	20	556
New York	512	127	40	345
New Jersey	139	10	4	125
Pennsylvania	599	58	22	519
Delaware	21	.....	.....	21
Maryland	86	6	1	79
District of Columbia	19	4	3	12
Total, Eastern States	1,376	205	70	1,101
Virginia	69	15	6	48
West Virginia	55	9	.....	46
North Carolina	48	8	4	36
South Carolina	24	6	1	17
Georgia	53	13	5	35
Florida	27	3	7	17
Alabama	52	9	6	37
Mississippi	19	3	2	14
Louisiana	35	3	5	27
Texas	373	62	23	288
Arkansas	17	3	4	10
Kentucky	124	35	4	85
Tennessee	87	24	7	56
Total, Southern States	983	193	74	716
Ohio	417	103	14	360
Indiana	217	69	11	137
Illinois	356	83	17	256
Michigan	179	79	14	86
Wisconsin	143	44	3	96
Minnesota	140	36	7	97
Iowa	302	69	11	222
Missouri	139	57	10	72
Total, Middle States	1,893	540	87	1,266
North Dakota	56	8	12	36
South Dakota	63	19	9	35
Nebraska	190	52	20	118
Kansas	241	88	34	119
Montana	46	14	10	22
Wyoming	19	3	2	14
Colorado	73	22	8	43
New Mexico	19	5	4	10
Oklahoma	52	2	1	49
Indian Territory	55	1	.....	54
Total, Western States	814	214	100	500
Washington	82	29	22	31
Oregon	45	10	6	29
California	63	12	5	46
Idaho	18	4	1	13
Utah	17	6	1	10
Nevada	3	1	1	1
Arizona	10	3	.....	7
Alaska	1	.....	.....	1
Hawaii	2	.....	.....	2
Total, Pacific States	241	65	36	140
Total, United States	6,006	1,340	387	4,279

No. 8.—Number and Capital of National Banks Organized in each State and Territory during the Year ended October 31, 1901.

States and Territories.	No. of banks.	Capital.
Texas	59	$2,390,000
Pennsylvania	43	2,250,000
Ohio	23	2,325,000
Oklahoma	22	675,000
Iowa	21	840,000
Indian Territory	21	660,000
New York	16	1,725,000
Illinois	15	735,000
Indiana	14	1,035,000
Minnesota	13	350,000
Alabama	9	377,500
New Jersey	9	405,000
Nebraska	9	250,000
Kansas	8	250,000
Wisconsin	8	250,000
Maryland	7	582,000
California	7	1,000,000
Louisiana	6	600,000
North Carolina	6	175,000
West Virginia	6	175,000
Missouri	6	1,235,000
South Dakota	7	175,000
North Dakota	5	150,000
Tennessee	5	$155,000
Kentucky	4	200,000
Michigan	5	325,000
Arkansas	3	75,000
Colorado	3	85,000
Georgia	5	165,000
Idaho	3	75,000
Massachusetts	3	300,000
Oregon	3	75,000
Virginia	4	130,000
Arizona	2	55,000
Mississippi	2	100,000
Montana	2	275,000
Washington	3	180,000
Delaware	1	25,000
Hawaii	1	25,000
Maine	1	50,000
New Hampshire	1	100,000
New Mexico	1	25,000
Rhode Island	1	500,000
Wyoming	1	25,000
Total	394	21,554,500

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, classified to show those having Capital of less than $50,000 and those with Capital of $50,000 or over.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	MAINE.		
5598	First National Bank of Boothbay Harbor	$25,000	
5861	Peoples' National Bank of Farmington		$50,000
	Total (2 banks)	25,000	50,000
	NEW HAMPSHIRE.		
5274	Merchants' National Bank of Dover		100,000
5317	Coos County National Bank of Groveton	25,000	
5622	City National Bank of Berlin		100,000
	Total (3 banks)	25,000	200,000
	MASSACHUSETTS.		
5840	American National Bank, Boston		200,000
5944	First National Bank of Mansfield		50,000
5964	First National Bank of Pepperell		50,000
	Total (3 banks)		300,000
	RHODE ISLAND.		
5925	United National Bank of Providence		500,000
	CONNECTICUT.		
5309	First National Bank of Ridgefield	25,000	
5358	Guilford National Bank	25,000	
5499	Valley National Bank of Seymour		50,000
	Total (3 banks)	50,000	50,000
	Total New England States (12 banks)	100,000	1,100,000
	NEW YORK.		
5271	First National Bank of Mount Vernon (*a*)		100,000
5284	First National Bank of The Thousand Islands, Alexandria Bay	30,000	
5286	American Exchange National Bank of Syracuse (*a*)		200,000
5293	First National Bank of Mexico	25,000	
5299	First National Bank of Holland Patent (*a*)	30,000	
5336	First National Bank of Highland	25,000	
5360	National Bank of Skaneateles (*a*)		60,000
5390	First National Bank of Spring Valley	25,000	
5407	First National Bank of Falconer	25,000	
5411	First National Bank of Mamaroneck (*a*)		50,000
5465	National Bank of Syracuse (*a*)		200,000
5605	First National Bank of Hermon	25,000	
5631	Wickware National Bank of Akron	25,000	
5648	First National Bank of Caledonia	25,000	
5662	Rye National Bank		50,000
5675	Cazenovia National Bank	25,000	
5746	First National Bank of Tully	25,000	
5783	New Amsterdam National Bank of New York (*a*)		250,000
5785	Plattsburg National Bank		100,000
5816	National Exchange Bank of Castleton	25,000	
5846	Suffern National Bank	25,000	
5851	First National Bank of South Glens Falls	25,000	
5867	Gainesville National Bank	25,000	
5874	People's National Bank of Hoosic Falls		50,000
5924	People's National Bank of Margaretville	25,000	
5928	First National Bank of Wolcott	25,000	
5936	First National Bank of Northport	25,000	
5990	United National Bank of New York City		1,000,000
	Total (28 banks)	460,000	2,060,000
	NEW JERSEY.		
5333	First National Bank of High Bridge	30,000	
5363	First National Bank of Belmar	25,000	
5387	Penn's Grove National Bank	25,000	
5403	Ocean Grove National Bank	25,000	
5416	Carlstadt National Bank	30,000	
5556	Second National Bank of Phillipsburg		100,000
5621	First National Bank of Blairstown	25,000	

a Conversion.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	NEW JERSEY—continued.		
5712	Ocean County National Bank of Point Pleasant Beach		$50,000
5718	First National Bank of Pennington	$25,000	
5730	First National Bank of Spring Lake	25,000	
5839	First National Bank of Cape May	25,000	
5884	Chelsea National Bank of Atlantic City		100,000
5921	Hackensack National Bank (*a*)		100,000
5926	First National Bank of Seabright	25,000	
5981	First National Bank of Paulsboro	30,000	
	Total (15 banks)	290,000	350,000
	PENNSYLVANIA.		
5265	Central National Bank of Wilkinsburg		100,000
5289	Citizens' National Bank of Lewistown		50,000
5306	Belleville National Bank (*a*)	25,000	
5307	First National Bank of Confluence	25,000	
5311	First National Bank of Smithton	25,000	
5321	First National Bank of East Brady	25,000	
5327	First National Bank of Oakdale		50,000
5339	First National Bank of Wyalusing	25,000	
5340	First National Bank of Rockwood	25,000	
5351	People's National Bank of Tarentum		50,000
5356	People's National Bank of East Brady		50,000
5365	Homestead National Bank		100,000
5389	First National Bank of Millville	25,000	
5391	Farmers' National Bank of Butler		100,000
5429	First National Bank of Meshoppen	25,000	
5441	First National Bank of Masontown	25,000	
5444	First National Bank of Bath	25,000	
5452	Farmers' National Bank of Somerset		50,000
5454	Freedom National Bank		50,000
5459	Franklin National Bank of Philadelphia		1,000,000
5481	Farmers' National Bank of Emlenton		50,000
5495	First National Bank of Roscoe		50,000
5496	First National Bank of Milford	25,000	
5497	First National Bank Brockwayville	35,000	
5501	People's National Bank of Grove City	25,000	
5502	First National Bank of Leechburg	25,000	
5509	Bellevue National Bank		50,000
5518	First National Bank of Forest City	25,000	
5527	Jeanette National Bank (*a*)		50,000
5531	*First National Bank of Littlestown* (*a*) (*b*)	25,000	
5563	First National Bank of Elizabethville	25,000	
5565	Lamberton National Bank of Oil City		100,000
5573	First National Bank of Shickshinny	25,000	
5574	First National Bank of Montgomery	30,000	
5578	Monroe County National Bank of East Stroudsburg	42,000	
5599	Mars National Bank	25,000	
5601	Halifax National Bank	25,000	
5615	Ashland National Bank		100,000
5625	Market Street National Bank of Shamokin		100,000
5646	First National Bank of Fayette City		50,000
5666	First National Bank of Sayre		50,000
5667	Citizens' National Bank of Big Run	35,000	
5682	First National Bank of Stoystown	25,000	
5684	National Bank of Sayre		50,000
5686	Second National Bank of Nazareth		50,000
5702	Punxsutawney National Bank		100,000
5708	Glassport National Bank		50,000
5723	First National Bank of Apollo		50,000
5727	Gold Standard National Bank of Marienville		50,000
5729	First National Bank of Natrona	25,000	
5736	First National Bank of Perkasie		50,000
5742	First National Bank of Dayton	25,000	
5744	People's National Bank of Latrobe		100,000
5768	First National Bank of Cresson	25,000	
5773	Farmers National Bank of Lititz		60,000
5777	First National Bank of Beaver Springs at Adamsburg	25,000	
5784	First National Bank of Carmichaels	25,000	
5801	Second National Bank of Meyersdale		65,000
5818	First National Bank of Barnesboro	25,000	
5823	First National Bank of Berlin		50,000
5832	Citizens National Bank of Waynesboro		50,000
5833	Citizens National Bank of Meyersdale		65,000
5835	First National Bank of Donora		75,000
5837	Delmont National Bank of New Salem	25,000	
5848	First National Bank of Pitcairn	25,000	

a Conversion. *b* Voluntary liquidation.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	PENNSYLVANIA—continued.		
5855	First National Bank of Carrolltown		$50,000
5857	Citizens' National Bank of Greencastle	$25,000	
5878	Monaca National Bank of Monaca	25,000	
5879	Citizens' National Bank of Monaca		50,000
5899	Ellwood City National Bank		50,000
5908	First National Bank of Honston	25,000	
5913	United States National Bank of Johnstown		200,000
5920	First National Bank of Fredericktown	25,000	
5945	Ridgway National Bank		100,000
5948	West Alexander National Bank	25,000	
5956	Peoples National Bank of Monessen		50,000
5965	Farmers' National Bank of Punxsutawney		50,000
5968	First National Bank of Monongahela City		50,000
5974	Broadway National Bank of Scottdale		50,000
5977	First National Bank of Sheraden		50,000
	Total (80 banks)	967,000	3,765,000
	DELAWARE.		
5421	First National Bank of Frederica	25,000	
5930	First National Bank of Georgetown	25,000	
	Total (2 banks)	50,000	
	MARYLAND.		
5331	First National Bank of Midland	25,000	
5332	Citizens' National Bank of Cumberland		100,000
5445	Citizens' National Bank of Havre de Grace		70,000
5471	First National Bank of Southern Maryland of Upper Marlboro (*a*)	25,000	
5561	First National Bank of Sandy Spring	25,000	
5610	National Bank of Port Deposit		50,000
5623	First National Bank of Oakland	32,000	
5776	Maryland National Bank of Baltimore (*a*)		200,000
5829	Thurmont National Bank	25,000	
5831	Citizens' National Bank of Westernport	40,000	
5880	Farmers and Merchants' National Bank of Cambridge		60,000
5943	First National Bank of Grantville	25,000	
5984	Old Town National Bank of Baltimore (*a*)		200,000
	Total (13 banks)	197,000	680,000
	Total Eastern States (138 banks)	1,964,000	6,855,000
	VIRGINIA.		
5268	Conway, Gordon & Garnett National Bank of Fredericksburg		50,000
5290	Lancaster National Bank of Irvington	25,000	
5326	Citizens' National Bank of Covington		50,000
5394	Second National Bank of Culpeper	25,000	
5438	National Bank of Orange (*a*)	25,000	
5449	Shenandoah National Bank of Woodstock	25,000	
5532	*American National Bank of Orange* (*b*)	25,000	
5591	Culpeper National Bank	25,000	
5683	First National Bank of Farmville	30,000	
5725	Scottsville National Bank	25,000	
5872	First National Bank of South Boston	25,000	
6005	Jefferson National Bank of Charlottesville		50,000
	Total (12 banks)	230,000	150,000
	WEST VIRGINIA.		
5266	First National Bank of New Martinsville		50,000
5280	First National Bank of Roncevert o (*a*)	30,000	
5320	Farmers and Mechanics' National Bank of Parkersburg		100,000
5434	Fayetteville National Bank	25,000	
5562	First National Bank of Hinton (*a*)		50,000
5583	Citizens' National Bank of Morgantown		50,000
5691	Montgomery National Bank	25,000	
5701	Point Pleasant National Bank	25,000	
5717	First National Bank of Moundsville		50,000
5814	First National Bank of Friendly	25,000	
5903	First National Bank of Alderson	25,000	
5939	First National Bank of Glenville (*a*)	25,000	
	Total (12 banks)	180,000	300,000

a Conversion. *b* Voluntary liquidation.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	NORTH CAROLINA.		
5450	First National Bank of Morganton	$25,000	
5451	First National Bank of Kings Mountain	25,000	
5651	First National Bank of Laurinburg (*a*)	25,000	
5673	Elkin National Bank	25,000	
5677	National Bank of Fayetteville		$50,000
5698	National Bank of Lexington	25,000	
5767	First National Bank of Weldon	25,000	
5885	First National Bank of Oxford	25,000	
	Total (8 banks)	175,000	50,000
	SOUTH CAROLINA.		
5269	First National Bank of Orangeburg		60,000
5595	First National Bank of Batesburg	25,000	
	Total (2 banks)	25,000	60,000
	GEORGIA.		
5318	Lowry National Bank of Atlanta (*a*)		300,000
5490	Capital City National Bank of Atlanta		250,000
5512	Albany National Bank (*a*)		50,000
5644	First National Bank of Forsyth	30,000	
5709	First National Bank of Jackson	30,000	
5975	Cordele National Bank		50,000
6002	First National Bank of Fort Gaines	30,000	
6004	First National Bank of Bainbridge	25,000	
	Total (8 banks)	115,000	650,000
	FLORIDA.		
5534	First National Bank of Arcadia	30,000	
5603	American National Bank of Pensacola		200,000
	Total (2 banks)	30,000	200,000
	ALABAMA.		
5572	First National Bank of Greenville		50,000
5593	First National Bank of Troy		50,000
5664	First National Bank of Thomasville	25,000	
5693	First National Bank of Greensboro	25,000	
5714	First National Bank of Geneva	25,000	
5877	Fourth National Bank of Montgomery (*a*)		100,000
5909	The Dothan National Bank (*a*)		50,000
5962	First National Bank of Ensley (*a*)		50,000
5970	First National Bank of Andalusia		50,000
5983	First National Bank of Jackson	25,000	
5987	First National Bank of Abbeville	27,500	
	Total (11 banks)	127,500	350,000
	MISSISSIPPI.		
5613	First National Bank of Lumberton	25,000	
5715	Mississippi National Bank of Port Gibson		75,000
	Total (2 banks)	25,000	75,000
	LOUISIANA.		
5520	First National Bank of Crowley		50,000
5649	Commercial National Bank of New Orleans		300,000
5752	Citizens' National Bank of Shreveport		100,000
5807	First National Bank of Abbeville (*a*)	25,000	
5843	First National Bank of Patterson	25,000	
5844	Shreveport National Bank		100,000
5966	First National Bank of Jennings		50,000
	Total (7 banks)	50,000	600,000
	TEXAS.		
5275	City National Bank of Taylor		50,000
5276	City National Bank of Colorado		60,000
5288	First National Bank of Gilmer	25,000	
5294	First National Bank of Del Rio	30,000	

a Conversion.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	TEXAS—continued.		
5324	First National Bank of Celeste	$30,000	
5325	First National Bank of St. Jo	30,000	
5338	National Bank of Nocona	30,000	
5343	Citizens' National Bank of Tyler		100,000
5367	First National Bank of Port Lavaca	25,000	
5399	*First National Bank of Moulton a*	25,000	
5409	First National Bank of Mount Vernon	30,000	
5422	First National Bank of Bartlett	25,000	
5439	Grapevine National Bank	25,000	
5463	First National Bank of Clarendon		50,000
5466	First National Bank of Sonora		50,000
5475	First National Bank of Plainview		50,000
5483	First National Bank of Wylie	25,000	
5484	Citizens' National Bank of Cameron		50,000
5485	First National Bank of Port Arthur		50,000
5491	Lockhart National Bank	25,000	
5493	Home National Bank of Baird	25,000	
5504	Citizens' National Bank of McGregor	25,000	
5511	First National Bank of Mineral Wells	25,000	
5513	First National Bank of Rosebud	35,000	
5533	Delta National Bank of Cooper	25,000	
5543	First National Bank of West	25,000	
5549	First National Bank of Venus	25,000	
5560	First National Bank of Stamford		75,000
5569	First National Bank of Petty	28,000	
5580	First National Bank of Snyder	35,000	
5581	First National Bank of Jacksonville	25,000	
5589	First National Bank of Iowa Park	25,000	
5604	Hereford National Bank	25,000	
5606	Marlin National Bank		50,000
5614	Karnes County National Bank of Karnes City	25,000	
5628	First National Bank of Shiner		50,000
5636	First National Bank of New Boston	30,000	
5645	Lampasas National Bank		50,000
5660	First National Bank of De Leon	25,000	
5661	First National Bank of Merkel	30,000	
5663	First National Bank of Italy	25,000	
5665	City National Bank of Decatur		50,000
5670	Farmers' National Bank of Howe	30,000	
5674	First National Bank of Winnsboro		50,000
5680	Albany National Bank		50,000
5681	First National Bank of Howe	25,000	
5692	Farmers and Merchants' National Bank of Plano		50,000
5696	National Bank of Grand Saline	30,000	
5697	Citizens' National Bank of Mexia		50,000
5704	First National Bank of Rogers	25,000	
5710	First National Bank of Roxton	30,000	
5714	First National Bank of Archer City	25,000	
5719	First National Bank of Cumby		50,000
5721	First National Bank of Nevada	25,000	
5722	First National Bank of Grand Saline	25,000	
5728	First National Bank of Dodd City	30,000	
5733	First National Bank of Blossom	25,000	
5737	First National Bank of Trenton	25,000	
5739	Ladonia National Bank	35,000	
5741	Farmers and Merchants' National Bank of Gilmer		50,000
5749	Itasca National Bank	30,000	
5750	First National Bank of Killeen	25,000	
5759	First National Bank of Gordon	25,000	
5761	Citizens' National Bank of Jacksboro	30,000	
5765	First National Bank of Hondo	25,000	
5774	First National Bank of Moody	25,000	
5781	First National Bank of Sweetwater	25,000	
5786	First National Bank of Aspermont	30,000	
5795	First National Bank of Glen Rose	25,000	
5797	Lufkin National Bank	25,000	
5806	Citizens' National Bank of Arlington	25,000	
5808	City National Bank of Granbury	25,000	
5824	First National Bank of Crandall	25,000	
5825	American National Bank of Beaumont		100,000
5836	Citizens' National Bank of Dublin		50,000
5841	Citizens' National Bank of Beaumont		100,000
5847	First National Bank of Whitesboro	25,000	
5850	First National Bank of Mart	40,000	
5853	Llano National Bank	25,000	
5858	Merchants' National Bank of Houston		250,000

a Voluntary liquidation.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	TEXAS—continued.		
5864	Commercial National Bank of Sherman	.....	100,000
5865	First National Bank of Roby	$40,000	.....
5882	First National Bank of Thorndale	25,000	.....
5897	Graham National Bank	.....	50,000
5904	Davis National Bank	.....	50,000
5932	First National Bank of Kemp	25,000	.....
5938	Citizens' National Bank of Crandall	25,000	.....
5953	Farmers and Merchants' National Bank of Crockett	.....	50,000
5971	First National Bank of Center	30,000	.....
5992	City National Bank of Childress	25,000	.....
6001	First National Bank of Throckmorton	25,000	.....
5972	State National Bank of Quanah	.....	50,000
5991	Commercial National Bank of Nacogdoches	.....	50,000
	Total (93 banks)	1,738,000	1,885,000
	ARKANSAS.		
5849	First National Bank of Waldron	25,000	.....
5890	First National Bank of Harrison	25,000	.....
5929	First National Bank of De Queen *a*	25,000	.....
	Total (3 banks)	75,000	.....
	KENTUCKY.		
5312	National Bank of Kentucky, of Louisville *a*	.....	1,645,000
5314	Grayson County National Bank, of Leitchfield *a*	25,000	.....
5323	First National Bank of Ludlow	25,000	.....
5376	National Branch Bank of Kentucky, Frankfort	.....	100,000
5443	First National Bank of Wickliffe	25,000	.....
5468	*Somerset National Banking Company b*	.....	50,000
5486	Trigg National Bank of Glasgow	.....	50,000
5792	First National Bank of Hartford	25,000	.....
5881	Farmers' National Bank of Somerset	.....	50,000
5900	The Citizens' National Bank of Bowling Green	.....	100,000
5959	First National Bank of Carlisle	25,000	.....
	Total (11 banks)	125,000	1,995,000
	TENNESSEE.		
5528	First National Bank of Manchester	25,000	.....
5536	First National Bank of Gainesboro *a*	25,000	.....
5545	People's National Bank of Gallatin	.....	50,000
5617	First National Bank of Martin	30,000	.....
5679	American National Bank of Dayton	25,000	.....
5754	American National Bank of Lebanon	25,000	.....
5888	Unaka National Bank of Johnson City	.....	50,000
5963	First National Bank of Waverly	25,000	.....
	Total (8 banks)	155,000	100,000
	Total, Southern States (179 banks)	3,050,500	6,415,000
	OHIO.		
5277	First National Bank of College Corner	25,000	.....
5315	First National Bank of Montpelier	30,000	.....
5329	First National Bank of Lowell	25,000	.....
5341	Montpelier National Bank	.....	50,000
5344	First National Bank of Minerva	25,000	.....
5350	Century National Bank of Cleveland	.....	500,000
5370	First National Bank of Mantua	30,000	.....
5371	National Bank of Commerce of Lorain	.....	100,000
5382	First National Bank of Mount Sterling	.....	50,000
5396	First National Bank of Carrollton	35,000	.....
5414	First National Bank of Woodsfield	.....	50,000
5425	First National Bank of Ada *a*	25,000	.....
5427	City National Bank of Tiffin	.....	100,000
5448	Commercial National Bank of Upper Sandusky	.....	50,000
5522	Farmers' National Bank of Plain City	25,000	.....
5523	First National Bank of Celina	25,000	.....
5530	Citizens' National Bank of Covington	25,000	.....
5552	First National Bank of Chesterhill	25,000	.....
5555	First National Bank of Roseville	25,000	.....
5577	Farmers' National Bank of Delta	25,000	.....

a Conversion. *b* Insolvent.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	OHIO—continued.		
5602	First National Bank of Bethesda	$25,000	
5618	First National Bank of Dillonvale	25,000	
5626	First National Bank of Bluffton	25,000	
5627	First National Bank of Bethel	25,000	
5634	Citizens' National Bank of Chillicothe		$100,000
5635	First National Bank of Waverly		50,000
5640	First National Bank of Fredericktown	25,000	
5641	First National Bank of Byesville	25,000	
5650	City National Bank of Marion		100,000
5653	Metropolitan National Bank of Cleveland		500,000
5678	Market National Bank of Cleveland		250,000
5694	First National Bank of Mingo Junction	25,000	
5760	Old Citizens' National Bank of Zanesville		200,000
5762	First National Bank of Clarington	25,000	
5769	Commercial National Bank of Zanesville		100,000
5802	Hicksville National Bank	25,000	
5805	Bankers' National Bank of Cleveland		500,000
5819	American National Bank of Barberton		100,000
5828	First National Bank of Wadsworth	25,000	
5862	Paulding National Bank (*a*)	40,000	
5870	Wadsworth National Bank		50,000
5917	First National Bank of Paulding	35,000	
5996	People's National Bank of Georgetown		50,000
5999	First National Bank of New Matamoras	25,000	
	Total (44 banks)	695,000	2,900,000
	INDIANA.		
5267	Riddell National Bank of Brazil		50,000
5278	First National Bank of Montpelier		50,000
5296	First National Bank of Sheridan (*a*)	45,000	
5300	First National Bank of Petersburg (*a*)	25,000	
5369	First National Bank of Lowell	25,000	
5392	National Bank of Sullivan		100,000
5430	First National Bank of Fowler	25,000	
5432	First National Bank of Owensville	25,000	
5435	Greensburg National Bank		50,000
5476	First National Bank of Boswell	25,000	
5524	First National Bank of Russiaville	25,000	
5526	First National Bank of Lewisville	25,000	
5558	National Bank of Orleans	25,000	
5629	Franklin County National Bank of Brookville	25,000	
5639	First National Bank of New Carlisle	25,000	
5672	American National Bank of Indianapolis		250,000
5726	Citizens' National Bank of Hope	25,000	
5734	First National Bank of Montgomery	25,000	
5756	Tell City National Bank	30,000	
5842	Home National Bank of Thorntown	30,000	
5845	Columbia National Bank of Indianapolis		300,000
5889	The National Fowler Bank of Lafayette		100,000
5919	The First National Bank of Knox	25,000	
5931	State National Bank of Lowell		50,000
5940	City National Bank of Lafayette		100,000
5997	First National Bank of Dana	25,000	
5998	First National Bank of Matthews	25,000	
	Total (27 banks)	480,000	1,050,000
	ILLINOIS.		
5273	First National Bank of Toledo	40,000	
5279	City National Bank of Evanston		100,000
5285	First National Bank of Georgetown	25,000	
5291	First National Bank of Stonington	25,000	
5303	First National Bank of Herrin	25,000	
5304	First National Bank of Ogden	25,000	
5313	First National Bank of Ridge Farm (*a*)	30,000	
5316	First National Bank of Assumption	25,000	
5322	First National Bank of Piper City		50,000
5357	National Bank of Carmi	25,000	
5361	Illinois National Bank of Peoria (*a*)		150,000
5385	First National Bank of Lawrenceville	25,000	
5398	First National Bank of Rossville	35,000	
5410	Farmers' National Bank of Taylorville		100,000
5426	Cumberland County National Bank of Neoga	25,000	
5433	First National Bank of Granite City	25,000	
5470	First National Bank of St. Anne (*a*)	25,000	

(*a*) Conversion

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	ILLINOIS—continued.		
5494	Shepherd National Bank of Lovington	$25,000	
5510	Woodford County National Bank of El Paso	25,000	
5519	Commercial National Bank of Chatsworth	25,000	
5525	Anna National Bank	25,000	
5538	First National Bank of Hindsboro	25,000	
5548	First National Bank of Carlyle (a)	40,000	
5584	First National Bank of Chillicothe	25,000	
5609	First National Bank of Dallas City	25,000	
5619	First National Bank of Chadwick	25,000	
5630	First National Bank of Cobden	25,000	
5638	First National Bank of Dundee		$50,000
5689	Third National Bank of Mt. Vernon		50,000
5699	First National Bank of DeLand	25,000	
5763	Ayers National Bank of Jacksonville		200,000
5771	First National Bank of Barry	25,000	
5782	American National Bank of Mt. Carmel (a)		50,000
5812	Danville National Bank		100,000
5813	First National Bank of Stronghurst	25,000	
5815	First National Bank of Malta	25,000	
5856	First National Bank of Gilman	25,000	
5869	First National Bank of Newton	25,000	
5876	First National Bank of Chicago Heights		50,000
5883	First National Bank of Roseville	35,000	
	Total (40 banks)	805,000	900,000
	MICHIGAN.		
5348	First National Bank of Manistique	25,000	
5415	First National Bank of Durand (a)	25,000	
5482	First National Bank of Yale	35,000	
5594	Commercial National Bank of St. Joseph (a)		50,000
5607	First National Bank of Petoskey		80,000
5668	Miners' National Bank of Ishpeming		100,000
5669	First National Bank of Morenci	25,000	
5789	National Bank of Ionia		50,000
5896	Citizens' National Bank of Houghton		50,000
6003	Marquette National Bank (a)		100,000
	Total (10 banks)	110,000	430,000
	WISCONSIN.		
5437	American National Bank of Marshfield (a)		50,000
5446	First National Bank of Tigerton	25,000	
5458	Marine National Bank of Milwaukee		300,000
5469	First National Bank of Shawano		50,000
5505	First National Bank of Oconomowoc		50,000
5521	Citizens' National Bank of Oconto		50,000
5535	First National Bank of Ladysmith	25,000	
5557	Commercial National Bank of Oshkosh		200,000
5566	First National Bank of Omro (a)	25,000	
5592	Farmers' National Bank of Lake Geneva	30,000	
5632	First National Bank of Cuba City	25,000	
5658	Peshtigo National Bank	25,000	
5695	First National Bank of Medford (a)	25,000	
5779	First National Bank of Mondovi (a)	25,000	
5933	Chilton National Bank		50,000
5942	Langlade National Bank of Antigo		50,000
5947	Dairymen's National Bank of Sheboygan Falls	25,000	
5978	First National Bank of Princeton	25,000	
	Total (18 banks)	255,000	800,000
	MINNESOTA.		
5301	First National Bank of Wilmont	25,000	
5330	First National Bank of Stewartville	25,000	
5362	First National Bank of West Concord	25,000	
5374	First National Bank of Eyota	25,000	
5377	First National Bank of Elmore	25,000	
5383	First National Bank of Heron Lake (a)	25,000	
5393	First National Bank of Blue Earth	25,000	
5405	First National Bank of Cloquet (a)		50,000
5406	First National Bank of Winnebago City (a)	25,000	
5423	Martin County National Bank of Fairmont (a)	25,000	
5452	First National Bank of Ada	25,000	
5542	First National Bank of Park Rapids		50,000

a Conversion.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	MINNESOTA—continued.		
5553	First National Bank of Eveleth	$25,000	
5568	First National Bank of Staples	25,000	
5570	First National Bank of Ellsworth	25,000	
5582	First National Bank of Bemidji	25,000	
5706	First National Bank of Lyle	25,000	
5745	First National Bank of Hibbing	25,000	
5826	First National Bank of Redwood Falls (*a*)	25,000	
5852	First National Bank of Jackson (*a*)	25,000	
5859	Farmers' National Bank of Alexandria	25,000	
5866	First National Bank of Warren	25,000	
5892	First National Bank of Ruthton	25,000	
5894	First National Bank of Thief River Falls	25,000	
5895	Northfield National Bank		$50,000
5907	First National Bank of Argyle	25,000	
5910	Citizens' National Bank of Worthington	25,000	
5969	First National Bank of Chokio	25,000	
5988	First National Bank of Fertile (*a*)	25,000	
	Total (29 banks)	650,000	150,000
	IOWA.		
5302	First National Bank of Dayton (*a*)	35,000	
5305	First National Bank of Crystal Lake	25,000	
5319	First National Bank of Moulton	25,000	
5334	First National Bank of Greenfield	25,000	
5342	First National Bank of Eldon	25,000	
5366	First National Bank of Clutier	25,000	
5372	First National Bank of Dike	25,000	
5373	*First National Bank of Goldfield* (*b*)	30,000	
5402	First National Bank of Lost Nation	25,000	
5412	First National Bank of Chelsea	25,000	
5420	First National Bank of New London	25,000	
5424	First National Bank of Guthrie Center	30,000	
5442	First National Bank of Armstrong		50,000
5457	First National Bank of Wesley	25,000	
5461	First National Bank of Gladbrook		50,000
5464	First National Bank of Garden Grove	25,000	
5479	First National Bank of Ayrshire	25,000	
5489	Exchange National Bank of Leon	35,000	
5507	Citizens' National Bank of Cedar Falls		50,000
5514	First National Bank of Coon Rapids (*a*)	25,000	
5517	First National Bank of Lenox	30,000	
5539	First National Bank of Milford (*a*)	35,000	
5540	First National Bank of Hedrick	25,000	
5541	First National Bank of Ruthven (*a*)	25,000	
5554	National Bank of Brighton	25,000	
5564	First National Bank of Pleasantville	25,000	
5571	First National Bank of Graettinger	25,000	
5576	First National Bank of Dougherty	25,000	
5579	First National Bank of Farmington	25,000	
5585	First National Bank of Williams	25,000	
5597	First National Bank of Titonka	25,000	
5611	First National Bank of Richland	25,000	
5616	First National Bank of Melvin	25,000	
5637	First National Bank of Swea City	25,000	
5643	First National Bank of Bancroft		50,000
5659	First National Bank of Hudson	25,000	
5685	First National Bank of Burt	25,000	
5700	Waterloo National Bank		100,000
5703	Burt National Bank	40,000	
5707	First National Bank of Gowrie (*a*)	25,000	
5738	First National Bank of Essex	25,000	
5743	First National Bank of Jewell Junction	25,000	
5775	First National Bank of Corwith	25,000	
5778	First National Bank of Oelwein (*a*)		50,000
5803	Commercial National Bank of Essex		50,000
5817	Farmers' National Bank of Odebolt		50,000
5838	Commercial National Bank of Council Bluffs		100,000
5868	First National Bank of Lehigh	25,000	
5873	First National Bank of Manila	25,000	
5891	First National Bank of Valley Junction	25,000	
5912	First National Bank of Prescott	25,000	
5934	First National Bank of Dysart		50,000
5979	Commercial National Bank of Charles City		50,000
	Total (53 banks)	1,110,000	450,000

a Conversion. *b* Voluntary liquidation.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	MISSOURI.		
5388	First National Bank of Washington	$25,000	
5515	First National Bank of Sarcoxie	25,000	
5544	First National Bank of Lathrop	35,000	
5780	First National Bank of Savannah	25,000	
5788	Mechanics' National Bank of St. Louis (a)		$1,000,000
5794	Paris National Bank		70,000
5827	First National Bank of Gallatin (a)	25,000	
5871	Baird National Bank of Kirksville (a)		65,000
5973	First National Bank of Monett (a)		50,000
	Total (9 banks)	135,000	1,185,000
	Total Middle States (230 banks)	4,240,000	8,065,000
	NORTH DAKOTA.		
5364	American National Bank of Valley City (a)	25,000	
5375	First National Bank of Cooperstown	25,000	
5408	First National Bank of Fessenden (a)	25,000	
5455	National Bank of Lakota	25,000	
5488	First National Bank of Harvey	25,000	
5500	First National Bank of Minnewaukan	25,000	
5551	First National Bank of Carrington	25,000	
5567	First National Bank of Williston	25,000	
5772	First National Bank of Lidgerwood		50,000
5798	First National Bank of Cando (a)	25,000	
5886	Ramsey County National Bank of Devils Lake	25,000	
5893	First National Bank of Hope (a)	25,000	
5980	First National Bank of Northwood	25,000	
	Total (13 banks)	300,000	50,000
	SOUTH DAKOTA.		
5355	De Smet National Bank (a)	25,000	
5428	First National Bank of Sisseton	25,000	
5477	First National Bank of Centerville (a)	25,000	
5854	First National Bank of Flandreau	25,000	
5898	First National Bank of Salem	25,000	
5901	First National Bank of Elk Point	25,000	
5916	First National Bank of Arlington (a)	25,000	
5918	First National Bank of Alexandria	25,000	
5946	Citizens' National Bank of Woonsocket	25,000	
6000	First National Bank of Castlewood	25,000	
	Total (10 banks)	250,000	
	NEBRASKA.		
5281	City National Bank of Weeping Water (a)	25,000	
5282	First National Bank of Newman Grove	25,000	
5297	First National Bank of Hooper	25,000	
5308	Pender National Bank	25,000	
5337	First National Bank of Humphrey (a)	25,000	
5346	First National Bank of St. Edward (a)	25,000	
5368	First National Bank of Wakefield (a)	35,000	
5384	Fullerton National Bank	25,000	
5397	Superior National Bank (a)	25,000	
5400	Hartington National Bank (a)	40,000	
5419	First National Bank of Loomis	25,000	
5440	First National Bank of Elgin	25,000	
5657	Alliance National Bank		50,000
5690	Neligh National Bank	25,000	
5770	O'Neill National Bank	25,000	
5787	First National Bank of Elmwood	25,000	
5793	Smith National Bank of Saint Edward	25,000	
5937	First National Bank of Pilger (a)	25,000	
5941	Farmers' National Bank of Pilger	25,000	
5957	First National Bank of Carroll (a)	25,000	
5995	Custer National Bank of Broken Bow	25,000	
	Total (21 banks)	525,000	50,000
	KANSAS.		
5287	Northrup National Bank of Iola		50,000
5292	National Bank of Commerce of Garnett	25,000	
5349	Caney Valley National Bank of Caney (a)	25,000	

(a) Conversion.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	KANSAS—continued.		
5353	Lyons National Bank	$25,000	
5359	First National Bank of Nortonville	25,000	
5386	Stockgrowers' National Bank of Ashland	25,000	
5447	First National Bank of Cherokee	25,000	
5498	Citizens' National Bank of Emporia (a)		$100,000
5506	First National Bank of Havensville (a)	40,000	
5516	Home National Bank of Caney	25,000	
5529	First National Bank of Madison (a)	25,000	
5559	First National Bank of Mount Hope	25,000	
5608	Cedar Vale National Bank	25,000	
5655	Citizens' National Bank of Eureka	25,000	
5687	First National Bank of Hoxie	25,000	
5705	Citizens' National Bank of Great Bend		50,000
5757	Council Grove National Bank (a)		50,000
5799	First National Bank of Lebanon	25,000	
5810	National Bank of Kinsley	25,000	
5834	Farmers' National Bank of Osborne	25,000	
5952	Baxter National Bank of Baxter Springs (a)	25,000	
	Total (21 banks)	440,000	250,000
	MONTANA.		
5671	National Bank of Montana, Helena		250,000
5676	First National Bank of Havre	25,000	
	Total (2 banks)	25,000	250,000
	WYOMING.		
5295	First National Bank of Guernsey		50,000
5413	Rawlins National Bank (a)		50,000
5480	First National Bank of Kemmerer	25,000	
5949	First National Bank of Thermopolis	25,000	
	Total (4 banks)	50,000	100,000
	COLORADO.		
5283	El Paso National Bank of Colorado Springs		150,000
5381	First National Bank of Florence		50,000
5467	First National Bank of Delta (a)	30,000	
5503	Fort Collins National Bank		50,000
5586	First National Bank of Victor		50,000
5624	First National Bank of Sterling	25,000	
5976	First National Bank of Hotchkiss	25,000	
5989	Merchants and Miners' National Bank of Idaho Springs	35,000	
	Total (8 banks)	115,000	300,000
	NEW MEXICO.		
5487	First National Bank of Carlsbad	25,000	
5713	First National Bank of Clayton	25,000	
	Total (2 banks)	50,000	
	OKLAHOMA.		
5272	First National Bank of Newkirk	25,000	
5328	First National Bank of Kingfisher	25,000	
5335	First National Bank of Enid	25,000	
5347	Stillwater National Bank (a)	25,000	
5352	First National Bank of Weatherford (a)	25,000	
5354	First National Bank of Chandler (a)	25,000	
5378	First National Bank of Tecumseh (a)	25,000	
5436	National Bank of Commerce of Stillwater (a)	25,000	
5460	First National Bank of Blackwell	25,000	
5462	Lexington National Bank (a)	25,000	
5473	First National Bank of Hennessey	25,000	
5474	First National Bank of Ponca City	25,000	
5492	Arkansas Valley National Bank of Pawnee (a)		50,000
5508	First National Bank of Mangum	25,000	
5575	First National Bank of Woodward	25,000	
5587	Exchange National Bank of Alva	25,000	
5612	Cleveland County National Bank of Norman (a)	40,000	
5656	First National Bank of Mountain View	25,000	

a Conversion.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	OKLAHOMA—continued.		
5716	The American National Bank of Oklahoma City		$100,000
5740	Kingfisher National Bank	$25,000	
5753	City National Bank of Lawton (*a*)	25,000	
5758	National Exchange Bank of Weatherford (*b*)	25,000	
5766	First National Bank of Elk City	25,000	
5790	People's National Bank of Kingfisher (*b*)	25,000	
5796	First National Bank of Medford	25,000	
5804	First National Bank of Watonga (*b*)	25,000	
5811	Mangum National Bank	25,000	
5875	Oklahoma National Bank of Shawnee		50,000
5887	First National Bank of Okeene (*b*)	25,000	
5905	First National Bank of Anadarko	25,000	
5911	First National Bank of Cleveland (*b*)	25,000	
5914	First National Bank of Lawton	25,000	
5915	Hobart National Bank	25,000	
5923	National Bank of Anadarko	25,000	
5954	First National Bank of Hobart (*b*)	25,000	
5960	First National Bank of Billings	25,000	
5961	First National Bank of Pawhuska	25,000	
5982	First National Bank of Wakita	25,000	
5985	Citizens' National Bank of El Reno		50,000
	Total (39 banks)	890,000	250,000
	INDIAN TERRITORY.		
5270	First National Bank of Holdenville		50,000
5298	First National Bank of Davis	35,000	
5310	First National Bank of Bartlesville	25,000	
5345	First National Bank of Marietta	25,000	
5379	First National Bank of Duncan	25,000	
5401	First National Bank of Nowata	25,000	
5404	Cotton National Bank of Oakland	25,000	
5417	First National Bank of Roff	25,000	
5418	First National Bank of Okmulgee	25,000	
5431	First National Bank of Chickasha	25,000	
5478	First National Bank of Tahlequah	40,000	
5537	State National Bank of South McAlester		50,000
5546	First National Bank of Pryor Creek	25,000	
5547	Citizens' National Bank of Chickasha		50,000
5590	Durant National Bank		50,000
5596	First National Bank of Sallisaw	25,000	
5620	First National Bank of Ada	25,000	
5633	Ada National Bank	25,000	
5647	First National Bank of Coalgate	25,000	
5724	First National Bank of Marlow	30,000	
5731	Southern National Bank of Wynnewood		50,000
5732	City National Bank of Tusla	25,000	
5735	National Bank of Holdenville	25,000	
5748	First National Bank of Sulphur	25,000	
5755	Lehigh National Bank	25,000	
5791	Atoka National Bank	30,000	
5800	First National Bank of Ryan	25,000	
5809	First National Bank of Tishomingo	25,000	
5860	Cherokee National Bank of Vinita	25,000	
5902	First National Bank of Eufaula	40,000	
5922	Ardmore National Bank		100,000
5935	First National Bank of Wetumka	25,000	
5950	Farmers' National Bank of Wapanucka	25,000	
5951	First National Bank of Sapulpa	25,000	
5955	First National Bank of Chelsea	25,000	
5958	Marietta National Bank	25,000	
5967	Eufaula National Bank	35,000	
	Total (37 banks)	835,000	350,000
	Total Western States (157 banks)	3,480,000	1,600,000
	WASHINGTON.		
5472	Montesano National Bank	25,000	
5652	Olympia National Bank		50,000
5751	First National Bank of Ritzville	30,000	
6006	Lumbermen's of Tacoma		100,000
	Total (4 banks)	55,000	150,000

a Formerly First National Bank of Fort Sill.

b Conversion.

No. 9.—National Banks Organized from March 14, 1900, to October 31, 1901, inclusive, in each State and Territory, etc.—Continued.

Charter No.	Title.	Capital —$50,000.	Capital $50,000+.
	OREGON.		
5642	First National Bank of Cottage Grove	$25,000	
5747	First National Bank of Ashland	25,000	
5822	First National Bank of Ontario	25,000	
	Total (3 banks)	75,000	
	CALIFORNIA.		
5380	First National Bank of Berkeley *a*		$100,000
5395	First National Bank of Selma *a*		50,000
5456	First National Bank of Long Beach	25,000	
5588	First National Bank of Whittier	25,000	
5654	First National Bank of Fullerton		50,000
5688	Western National Bank of San Francisco		200,000
5830	First National Bank of Covina		50,000
5863	First National Bank of Hanford		100,000
5927	Citizens' National Bank of Los Angeles *a*		200,000
5986	First National Bank of Eureka		100,000
5993	Southwestern National Bank of Los Angeles		300,000
	Total (11 banks)	50,000	1,150,000
	ARIZONA.		
5720	Tempe National Bank	25,000	
5821	First National Bank of Clifton	30,000	
	Total (2 banks)	55,000	
	IDAHO.		
5600	Idaho National Bank of Lewiston	25,000	
5764	First National Bank of St. Anthony	25,000	
5820	First National Bank of Idaho Falls	25,000	
5906	First National Bank of Payette	25,000	
	Total (4 banks)	100,000	
	HAWAII.		
5550	First National Bank of Hawaii at Honolulu		500,000
5994	First National Bank of Wailuku	25,000	
	Total (2 banks)	25,000	500,000
	Total Pacific States including Hawaii (26 banks)	360,000	1,800,000
	Total United States (742 banks)	13,194,500	25,835,000

a Conversion.

No. 10.—Number and Capital of all National Banks, in each State, Extended under the Act of July 12, 1882, up to October 31, 1901, inclusive.

States and Territories.	No. of banks.	Capital.
Maine	63	$10,860,000
New Hampshire	45	5,630,000
Vermont	41	6,956,000
Massachusetts	237	94,667,200
Rhode Island	60	20,115,050
Connecticut	78	22,975,820
Total New England States	524	161,204,070
New York	259	76,527,460
New Jersey	64	11,680,350
Pennsylvania	226	56,631,000
Delaware	14	1,743,985
Maryland	36	13,094,000
District of Columbia	6	1,377,000
Total Eastern States	605	161,053,795
Virginia	17	2,791,000
West Virginia	16	1,731,000
North Carolina	9	1,626,000
South Carolina	10	1,635,000
Georgia	11	2,056,000
Florida	2	150,000
Alabama	7	985,000
Louisiana	7	2,800,000
Texas	14	2,310,000
Arkansas	2	350,000
Kentucky	38	9,199,400
Tennessee	17	2,945,000
Total Southern States	150	28,578,400
Ohio	130	$21,610,100
Indiana	59	7,004,000
Illinois	108	12,366,000
Michigan	39	3,890,000
Wisconsin	26	2,685,000
Minnesota	24	5,425,000
Iowa	64	6,095,000
Missouri	17	3,825,000
Total Middle States	467	62,900,100
North Dakota	6	550,000
South Dakota	2	150,000
Nebraska	11	1,650,000
Kansas	10	1,175,000
Montana	3	850,000
Wyoming	1	200,000
Colorado	12	1,565,000
New Mexico	3	350,000
Total Western States	48	6,490,000
Washington	1	100,000
Oregon	1	250,000
California	9	3,750,000
Idaho	1	100,000
Utah	1	500,000
Total Pacific States	13	4,700,000
Total United States	1,807	424,926,365

No. 11.—Number and Capital of National Banks the Corporate Existence of which was Extended during the Year ended October 31, 1901.

States.	No. of banks.	Capital.
New Hampshire	1	$75,000
Vermont	1	50,000
Massachusetts	3	325,000
Rhode Island	1	155,250
Connecticut	1	150,000
Total New England States	7	755,250
New York	6	655,000
New Jersey	3	150,000
Pennsylvania	9	1,050,000
Maryland	3	400,000
Total Eastern States	21	2,255,000
Virginia	1	100,000
Texas	2	155,000
Kentucky	4	377,900
Tennessee	2	205,000
Total Southern States	9	837,900
Ohio	6	950,100
Indiana	2	200,000
Illinois	5	675,000
Michigan	2	150,000
Wisconsin	1	150,000
Minnesota	4	225,000
Iowa	5	350,000
Total Middle States	25	2,700,100
North Dakota	4	300,000
Nebraska	2	150,000
Montana	1	200,000
Colorado	1	100,000
Total Western States	8	750,000
Total United States	70	7,298,250

No. 12.—Title, Location, and Capital of National Banks the Corporate Existence of which Expired during the Year ended October 31, 1901, and of Succeeding Associations.

Title and location.	Capital.
EXPIRING ASSOCIATIONS.	
The Citizens' National Bank of Zanesville, Ohio	$200,000
The Iron National Bank of Plattsburg, N. Y.	100,000
The Charles City National Bank, Charles City, Iowa	50,000
	350,000
SUCCEEDING ASSOCIATIONS.	
The Old Citizens' National Bank of Zanesville, Ohio	200,000
The Plattsburg National Bank, Plattsburg, N. Y	100,000
The Commercial National Bank of Charles City, Iowa	50,000
	350,000

No. 13.—National Banks the Corporate Existence of which will Expire during the Year ending October 31, 1902, with the Date of Expiration and Capital, the Charters of which may be Extended under Act July 12, 1882.

Charter No.	Title and location.	State.	Date of expiration.	Capital.
			1901.	
2583	The Des Moines National Bank, Des Moines	Iowa	Nov. 1	$300,000
2584	The Second National Bank, Danville	Ill	do	100,000
2585	The First National Bank, Mandan	N. Dak.	Nov. 5	50,000
2591	The Commercial National Bank, Detroit	Mich	Nov. 11	500,000
2589	The First National Bank, Hiawatha	Kans	Nov. 12	55,000
2594	The Peoples' National Bank, Charlottesville	Va	Nov. 17	50,000
2601	The Chicago National Bank, Chicago	Ill	Nov. 19	1,000,000
2602	The National Bank of Stamford	N. Y	do	75,000
2600	The Lancaster National Bank, Lancaster	N. H	Nov. 26	125,000
2618	The Hudson National Bank, Hudson	Mass	Nov. 28	100,000
2605	The Commercial National Bank, Columbus	Ohio	Nov. 29	200,000
2597	The First National Bank, Ogden	Utah	Dec. 2	150,000
2606	The Manistee National Bank, Manistee	Mich	Dec. 3	100,000
2598	The Garfield National Bank, New York	N. Y	Dec. 7	1,000,000
2604	The Winters National Bank, Dayton	Ohio	Dec. 14	500,000
2652	The Stockgrowers' National Bank, Cheyenne	Wyo	Dec. 19	100,000
2619	The Merchants' National Bank, Dunkirk	N. Y	Dec. 20	100,000
2622	The First National Bank, Fort Collins	Colo	Dec. 21	50,000
2626	The Tarrytown National Bank, Tarrytown	N. Y	Dec. 23	100,000
2614	The First National Bank, Albuquerque	N. Mex	Dec. 24	150,000
2610	The Salamanca National Bank, Salamanca	N. Y	Dec. 26	50,000
2646	The First National Bank, Topeka	Kans	do	300,000
2611	The Fourth National Bank, Grand Rapids	Mich	Dec. 29	300,000
2623	The Manufacturers' National Bank, Baltimore	Md	do	500,000
2612	The Peoples' National Bank, Lawrenceburg	Ind	Dec. 30	60,000
2749	The First National Bank, Houlton	Me	Dec. 31	50,000
			1902.	
2617	The State National Bank, Austin	Tex	Jan. 3	100,000
2621	The Ottumwa National Bank, Ottumwa	Iowa	do	100,000
2630	The First National Bank, Pendleton	Oreg	Jan. 16	70,000
2620	The Springfield National Bank, Springfield	Ohio	Jan. 17	100,000
2632	The Citizens' National Bank, Friendship	N. Y	Jan. 25	50,000
2633	The First National Bank, Baton Rouge	La	Jan. 27	100,000
2611	The First National Bank, Newton	Iowa	Jan. 30	50,000
2643	The City National Bank, South Norwalk	Conn	Jan. 31	100,000
2707	The First National Bank, Detroi	Mich	Feb. 1	500,000
2637	The First National Bank, Durango	Colo	Feb. 4	87,000
2628	The Van Wert National Bank, Vanwert	Ohio	Feb. 8	100,000
2634	The Fulton National Bank, Lancaster	Pa	do	200,000
2645	The First National Bank, Mitchell	S. Dak	do	50,000
2642	The Searsport National Bank, Searsport	Me	Feb. 11	50,000
2617	The National Exchange Bank, Waukesha	Wis	do	50,000
2636	The First National Bank, Appleton City	Mo	Feb. 15	55,000
2649	The Citizens' National Bank, Parkersburg	W. Va	Feb 16	100,000
2651	The First National Bank, Richfield Springs	N. Y	do	100,000
2661	The Millerton National Bank, Millerton	do	Feb 18	50,000
2681	The Streator National Bank, Streator	Ill	Feb 22	50,000
2667	The Sellersville National Bank, Sellersville	Pa	Feb 23	75,000

No. 13.—National Banks the Corporate Existence of which will Expire during the Year ending October 31, 1902, etc.—Continued.

Charter No.	Title and location.	State.	Date of expiration.	Capital.
			1902.	
2672	The First National Bank, Portsmouth	N. H.	Mar. 3	$200,000
2679	The Shenandoah National Bank, Shenandoah	Iowa	do	60,000
2648	The Fergus Falls National Bank, Fergus Falls	Minn	Mar. 4	70,000
2654	The National Bank of Kittanning	Pa.	Mar. 10	100,000
2656	The First National Bank, Washington	Iowa	Mar. 13	50,000
2659	The First National Bank, Bangor	Pa.	Mar. 14	170,000
2705	The First National Bank, Georgetown	Ohio	Mar. 24	50,000
2669	The National Bank, Westgrove	Pa.	Mar. 25	50,000
2663	The State National Bank, Maysville	Ky.	Mar. 27	100,000
2674	The First National Bank, Stillwater	Minn	Mar. 28	250,000
2657	The Watertown National Bank, Watertown	N. Y.	Mar. 29	100,000
2655	The First National Bank, Corning	do	Apr. 3	50,000
2693	The First National Bank, Youngstown	Ohio	Apr. 4	500,000
2660	The Lebanon National Bank, Lebanon	Ind.	Apr. 6	80,000
2676	The Third National Bank, Bloomington	Ill.	do	125,000
2682	The First National Bank, New Haven	Conn	Apr. 10	500,000
2691	The First National Bank, Salem	Ohio	do	100,000
2665	The Nebraska National Bank, Omaha	Nebr.	Apr. 11	400,000
2673	The Second National Bank, Brownsville	Pa.	do	100,000
2690	The First National Bank, Cleveland	Ohio	Apr. 12	500,000
2712	The First National Bank, McConnelsville	do	do	100,000
2668	The Second National Bank, New York	N. Y.	Apr. 13	300,000
2671	The Tradesmen's National Bank, Conshohocken	Pa.	Apr. 14	50,000
2680	The First National Bank, Richmond	Ind.	Apr. 15	150,000
2664	The Second National Bank, Cincinnati	Ohio	Apr. 17	200,000
2689	The Traders' National Bank, Fort Worth	Tex	do	125,000
2692	The First National Bank, Evansville	Ind.	Apr. 19	500,000
2709	The Sterling National Bank, Sterling	Ill.	Apr. 20	75,000
2683	The First National Bank, York	Nebr.	Apr. 22	50,000
2699	The First National Bank, Worcester	Mass.	Apr. 24	300,000
2715	The First National Bank, Milwaukee	Wis.	do	1,000,000
2670	The First National Bank, Chicago	Ill.	Apr. 25	3,000,000
2685	The First National Bank, Barre	Mass.	do	100,000
2725	The Second National Bank, Beloit	Wis.	Apr. 26	50,000
2678	The Third National Bank, Dayton	Ohio	Apr. 27	400,000
2695	The First National Bank, Davenport	Iowa	May 1	200,000
2721	The First National Bank, Stuart	do	do	50,000
2686	The First National Bank Gunnison	Colo.	May 2	50,000
2719	The First National Bank, Geneva	Ohio	do	100,000
2688	The Farmers' National Bank, Springfield	Ill.	do	200,000
2704	The First National Bank of Porter County, Valparaiso	Ind.	May 4	100,000
2697	The First National Bank, Scranton	Pa.	May 5	200,000
2727	The First National Bank, Troy	Ohio	do	200,000
2701	The First National Bank, Fort Wayne	Ind.	May 6	300,000
2714	The First National Bank, Ann Arbor	Mich.	do	100,000
2700	The First National Bank, Strasburg	Pa.	May 8	80,000
2711	The Commercial National Bank, Pittsburg	do	do	300,000
2729	The First National Bank, McKinney	Tex.	do	50,000
2698	The First National Bank, Akron	Ohio	May 11	100,000
2720	The Clarksville National Bank, Clarksville	Tenn.	do	100,000
2734	The First National Bank, Cambridge City	Ind.	do	100,000
2706	The First National Bank, Crete	Nebr.	May 12	50,000
2702	The DeKalb National Bank, DeKalb	Ill.	May 13	50,000
2703	The First National Bank, Fremont	Ohio	do	100,000
2740	The Catlettsburg National Bank, Catlettsburg	Ky.	do	100,000
2744	The First National Bank, Holidaysburg	Pa.	May 15	50,000
2717	The First National Bank, Lafayette	Ind.	May 17	200,000
2718	The Citizens' National Bank, Oberlin	Ohio	May 19	60,000
2819	The First National Bank, Huron	S. Dak.	do	50,000
2730	The Third National Bank, Cincinnati	Ohio	May 20	1,200,000
2716	The Second National Bank, Akron	do	May 22	275,000
2747	The First National Bank, Michigan City	Ind.	do	250,000
2728	The First National Bank of Le Mars	Iowa	May 23	100,000
2748	The First National Bank of Janesville	Wis.	do	125,000
2710	The First National Bank of Marietta	Pa.	May 24	100,000
2723	The Citizens' National Bank, Weatherford	Tex.	May 29	125,000
2766	The First National Bank, Villisca	Iowa	do	50,000
2722	The Farmers and Traders' National Bank, Covington	Ky.	June 3	300,000
2733	The First National Bank, Lyons	Iowa	June 7	100,000
2731	The First National Bank, Philadelphia	Pa.	June 10	1,000,000
2738	The First National Bank, Iowa City	Iowa	June 12	100,000
2752	The First National Bank, Miles City	Mont.	do	50,000
2742	The First National Bank, Terre Haute	Ind.	June 13	300,000
2755	The Union National Bank, Franklinville	N. Y.	do	107,000
2737	The First National Bank, Roanoke	Va.	June 14	100,000
2756	The First National Bank, Hebron	Nebr.	do	75,000
2739	The First National Bank, Johnstown	Pa.	June 15	100,000

No. 13.—National Banks the Corporate Existence of which will Expire during the Year ending October 31, 1902, etc.—Continued.

Charter No.	Title and location.	State.	Date of expiration.	Capital.
			1902.	
2743	The First National Bank, Bath	Me	June 16	$200,000
2745	The First National Bank Pittsburg	Pa	June 17	750,000
2736	The First National Bank, Wilkesbarre	do	June 19	375,000
2741	The First National Bank, Nashua	N. H.	do	100,000
2746	The First National Bank, Falls City	Nebr	June 20	50,000
2764	The Chase County National Bank, Cottonwood Falls	Kans	June 21	50,000
2762	The Atlantic National Bank, Atlantic	Iowa	June 24	50,000
2753	The First National Bank, Marion	do	June 30	50,000
2763	The Fort Dodge National Bank, Fort Dodge	do	July 8	75,000
2758	The Exchange National Bank, Atchison	Kans	do	100,000
2760	The Peoples' National Bank, Lynchburg	Va	July 10	200,000
2759	The Eau Claire National Bank, Eau Claire	Wis	July 17	100,000
2831	The First National Bank, Fostoria	Ohio	July 18	50,000
2780	The First National Bank, Wahoo	Nebr	July 21	80,000
2775	The Merchants' National Bank, Omaha	do	July 26	500,000
2842	The Painesville National Bank, Painesville	Ohio	do	200,000
2767	The Concho National Bank, San Angelo	Tex	July 31	100,000
2779	The First National Bank, Grand Island	Nebr	Aug. 4	100,000
2777	The First National Bank, Newton	Kans	Aug. 8	50,000
2772	The Columbia National Bank, Dayton	Wash	Aug. 15	50,000
2797	The Harford National Bank, Belair	Md	do	50,000
2781	The Second National Bank, Altoona	Pa	Aug. 19	100,000
2770	The First National Bank, Marlboro	Mass	Aug 23	150,000
2791	The First National Bank, Marysville	Kans	Aug. 25	75,000
2771	The First National Bank, Seward	Nebr	Aug. 26	50,000
2792	The First National Bank, Casselton	N. Dak	do	50,000
2788	The First National Bank, Stanford	Ky	do	50,000
2773	The First National Bank, Ludington	Mich	Aug. 28	100,000
2785	The Limerick National Bank, Limerick	Me	do	50,000
2814	The Southington National Bank, Southington	Conn	Sept. 1	100,000
2817	The Third National Bank, Circleville	Ohio	Sept. 2	100,000
2778	The First National Bank, Schuyler	Nebr	Sept. 4	50,000
2783	The First National Bank, Seattle	Wash	do	150,000
2793	The Galva First National Bank, Galva	Ill	Sept. 9	50,000
2782	The Kansas National Bank, Wichita	Kans	Sept. 12	100,000
2796	The National Bank, Bristol	Tenn	do	50,000
2789	The Hillsboro National Bank, Hillsboro	Tex	Sept. 14	60,000
2787	The First National Bank, Stroudsburg	Pa	Sept. 21	50,000
2790	The First National Bank, Saint Cloud	Minn	Sept. 25	100,000
2808	The First National Bank, Hoopeston	Ill	Sept. 26	50,000
2798	The Fifth National Bank, Cincinnati	Ohio	Sept. 28	300,000
2799	The First National Bank, Braddock	Pa	Oct. 3	100,000
2802	The Gainesville National Bank, Gainesville	Tex	Oct. 4	150,000
2820	The First National Bank, Wausau	Wis	Oct. 5	100,000
2807	The First National Bank, Columbus	Nebr	Oct. 6	50,000
2801	The Colorado National Bank, Colorado	Tex	Oct. 16	100,000
2803	The Bozeman National Bank, Bozeman City	Mont	Oct. 17	50,000
2812	The First National Bank, Denton	Tex	Oct. 19	50,000
2810	The Moss National Bank, Sandusky	Ohio	Oct. 20	125,000
2829	The Champaign National Bank, Champaign	Ill	do	50,000
2838	The National Bank, Sandy Hill	N. Y	Oct. 28	50,000
	Total (175 banks)			30,394,000

No. 14.—National Banks the Corporate Existence of which will Expire, for the Second Time, during the Year ending October 31, 1902, with the Date of Expiration and Capital, the Renewal of the Charters of which will Require Additional Legislation.

Charter No.	Title and location.	State.	Date of expiration.	Capital.
			1902.	
36	The First National Bank, Findlay	Ohio	July 14	$150,000
39	The First National Bank, Towanda	Pa	July 19	125,000
31	The First National Bank, Huntingdon	do	July 20	100,000
45	The First National Bank, Ellenville	N. Y	July 26	50,000
60	The First National Bank, Newville	Pa	July 27	100,000
74	The First National Bank, Warren	Ohio	July 30	100,000
56	The First National Bank, Hamilton	do	Aug. 5	100,000
90	The First National Bank, Upper Sandusky	do	Aug. 14	105,000
206	The First National Bank, Elkhart	Ind	do	100,000
94	The First National Bank, Port Jervis	N. Y	do	100,000
93	The Fourth National Bank, Cincinnati	Ohio	Aug. 31	500,000
86	The First National Bank, Germantown	do	do	50,000
91	The First National Bank, Toledo	do	do	500,000
122	The First National Bank, Springfield	Vt	do	100,000
109	The First National Bank, Louisville	Ky	Sept. 6	500,000
112	The First National Bank, Bangor	Me	Sept. 14	300,000
348	The First National Bank, Lowville	N. Y	do	50,000
111	The First National Bank, Madison	Ind	Sept. 18	100,000
152	The First National Bank, Danville	do	Sept. 23	100,000
95	The First National Bank, Hudson	Wis	Sept. 30	50,000
136	The First National Bank, Gallipolis	Ohio	Oct. 8	50,000
172	The Second National Bank, Circleville	do	Oct. 16	125,000
157	The First National Bank, Fort Atkinson	Wis	Oct. 26	60,000
167	The First National Bank, Geneva	N. Y	Oct. 31	100,000
128	The First National Bank, Chillicothe	Ohio	do	150,000
	Total (25 banks)			3,765,000

No. 15.—Title, Capital, and Date of Expiration of Charters of National Banks, Arranged in Numerical Order, that will Reach the Termination of their Corporate Existence from November 1, 1901, to December 31, 1903, and may be Extended under the Act of July 12, 1882.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
2583	The Des Moines National Bank	Des Moines	Iowa	$300,000	Nov. 1, 1901
2584	The Second National Bank	Danville	Ill	100,000	Do.
2585	The First National Bank	Mandan	N. Dak	50,000	Nov. 5, 1901
2589	do	Hiawatha	Kans	55,000	Nov. 12, 1901
2591	The Commercial National Bank	Detroit	Mich	500,000	Nov. 11, 1901
2594	The People's National Bank	Charlottesville	Va	50,000	Nov. 17, 1901
2597	The First National Bank	Ogden	Utah	150,000	Dec. 2, 1901
2598	The Garfield National Bank	New York	N. Y	1,000,000	Dec. 7, 1901
2600	The Lancaster National Bank	Lancaster	N. H	125,000	Nov. 26, 1901
2601	The Chicago National Bank	Chicago	Ill	1,000,000	Nov. 19, 1901
2602	The National Bank	Stamford	N. Y	75,000	Do.
2603	The Manufacturers' National Bank.*a*	Neenah	Wis	65,000	Nov. 28, 1901
2604	The Winters National Bank	Dayton	Ohio	500,000	Dec. 14, 1901
2605	The Commercial National Bank	Columbus	do	200,000	Nov. 29, 1901
2606	The Manistee National Bank *a*	Manistee	Mich	100,000	Dec. 3, 1901
2610	The Salamanca National Bank	Salamanca	N. Y	50,000	Dec. 26, 1901
2611	The Fourth National Bank	Grand Rapids	Mich	300,000	Dec. 29, 1901
2612	The People's National Bank	Lawrenceburg	Ind	60,000	Dec. 30, 1901
2614	The First National Bank	Albuquerque	N. Mex	150,000	Dec. 24, 1901
2617	The State National Bank	Austin	Tex	100,000	Jan. 3, 1902
2618	The Hudson National Bank	Hudson	Mass	100,000	Nov. 28, 1901
2619	The Merchants' National Bank	Dunkirk	N. Y	100,000	Dec. 20, 1901
2620	The Springfield National Bank	Springfield	Ohio	100,000	Jan. 17, 1902
2621	Ottumwa National Bank	Ottumwa	Iowa	100,000	Jan. 3, 1902
2622	The First National Bank	Fort Collins	Colo	50,000	Dec. 21, 1901
2623	The Manufacturers' National Bank,	Baltimore	Md	500,000	Dec. 29, 1901
2626	The Tarrytown National Bank	Tarrytown	N. Y	100,000	Dec. 23, 1901
2628	The Van Wert National Bank	Van Wert	Ohio	100,000	Feb. 8, 1902
2630	The First National Bank	Pendleton	Oregon	70,000	Jan. 16, 1902
2632	The Citizens' National Bank	Friendship	N. Y	50,000	Jan. 25, 1902

a Will expire by limitation.

No. 15.—Title, Capital, and Date of Expiration of Charters of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
2633	The First National Bank	Baton Rouge	La	$100,000	Jan. 27, 1902
2634	The Fulton National Bank	Lancaster	Pa	200,000	Feb. 8, 1902
2635	The People's National Bank	Pulaski	Tenn	60,000	Jan. 31, 1902
2636	The First National Bank	Appleton City	Mo	55,000	Feb 15, 1902
2637	do	Durango	Colo	87,000	Feb. 4, 1902
2642	The Searsport National Bank	Searsport	Me	50,000	Feb. 14, 1902
2643	The City National Bank	South Norwalk	Conn	100,000	Jan. 31, 1902
2644	The First National Bank	Newton	Iowa	50,000	Jan. 30, 1902
2645	do	Mitchell	S. Dak	50,000	Feb. 8, 1902
2646	do	Topeka	Kans	300,000	Dec. 26, 1901
2647	The National Exchange Bank	Waukesha	Wis	50,000	Feb. 14, 1902
2648	The Fergus Falls National Bank	Fergus Falls	Minn	70,000	Mar. 4, 1902
2649	The Citizens' National Bank	Parkersburg	W. Va	100,000	Feb. 16, 1902
2651	The First National Bank	Richfield Springs	N. Y	100,000	Do.
2652	The Stock Growers' National Bank.	Cheyenne	Wyo	100,000	Dec. 19, 1901
2654	The National Bank	Kittanning	Pa	100,000	Mar. 10, 1902
2655	The First National Bank	Corning	N. Y	50,000	Apr. 3, 1902
2656	do	Washington	Iowa	50,000	Mar. 13, 1902
2657	The Watertown National Bank	Watertown	N. Y	100,000	Mar. 29, 1902
2658	The Mechanics' National Bank	Knoxville	Tenn	100,000	Mar. 30, 1902
2659	The First National Bank	Bangor	Pa	170,000	Mar. 14, 1902
2660	The Lebanon National Bank	Lebanon	Ind	80,000	Apr. 6, 1902
2661	The Millerton National Bank	Millerton	N. Y	50,000	Feb. 18, 1902
2663	The State National Bank	Maysville	Ky	100,000	Mar. 27, 1902
2664	The Second National Bank	Cincinnati	Ohio	200,000	Apr. 17, 1902
2665	The Nebraska National Bank	Omaha	Nebr	400,000	Apr. 11, 1902
2667	The Sellersville National Bank	Sellersville	Pa	75,000	Feb. 23, 1902
2668	The Second National Bank	New York	N. Y	300,000	Apr. 13, 1902
2669	The National Bank	West Grove	Pa	50,000	Mar. 25, 1902
2670	The First National Bank	Chicago	Ill	3,000,000	Apr. 25, 1902
2671	The Tradesmen's National Bank	Conshohocken	Pa	50,000	Apr. 14, 1902
2672	The First National Bank	Portsmouth	N. H	200,000	Mar. 2, 1902
2673	The Second National Bank	Brownsville	Pa	100,000	Apr. 11, 1902
2674	The First National Bank	Stillwater	Minn	250,000	Mar. 28, 1902
2676	The Third National Bank	Bloomington	Ill	125,000	Apr. 6, 1902
2678	do	Dayton	Ohio	400,000	Apr. 27, 1902
2679	The Shenandoah National Bank	Shenandoah	Iowa	60,000	Mar. 3, 1902
2680	The First National Bank	Richmond	Ind	150,000	Apr. 15, 1902
2681	The Streator National Bank	Streator	Ill	50,000	Feb. 22, 1902
2682	The First National Bank	New Haven	Conn	500,000	Apr. 10, 1902
2683	do	York	Nebr	50,000	Apr. 22, 1902
2685	do	Barre	Mass	100,000	Apr. 25, 1902
2686	do	Gunnison	Colo	50,000	May 2, 1902
2688	The Farmers' National Bank	Springfield	Ill	200,000	Do.
2689	The Traders' National Bank	Fort Worth	Tex	125,000	Apr. 17, 1902
2690	The First National Bank	Cleveland	Ohio	500,000	Apr. 12, 1902
2691	do	Salem	do	100,000	Apr. 10, 1902
2692	do	Evansville	Ind	500,000	Apr. 19, 1902
2693	do	Youngstown	Ohio	500,000	Apr. 4, 1902
2695	do	Davenport	Iowa	200,000	May 1, 1902
2697	do	Scranton	Pa	200,000	May 5, 1902
2698	do	Akron	Ohio	100,000	May 11, 1902
2699	do	Worcester	Mass	300,000	Apr 24, 1902
2700	do	Strasburg	Pa	80,000	May 8, 1902
2701	do	Fort Wayne	Ind	300,000	May 6, 1902
2702	The De Kalb National Bank	De Kalb	Ill	50,000	May 13, 1902
2703	The First National Bank	Fremont	Ohio	100,000	Do.
2704	The First National Bank of Porter County.	Valparaiso	Ind	100,000	May 4 1902
2705	The First National Bank	Georgetown	Ohio	50,000	Mar. 24, 1902
2706	do	Crete	Nebr	50,000	May 12, 1902
2707	do	Detroit	Mich	500,000	Feb. 1, 1902
2709	The Sterling National Bank	Sterling	Ill	75,000	Apr. 20, 1902
2710	The First National Bank	Marietta	Pa	100,000	May 24, 1902
2711	The Commercial National Bank	Pittsburg	do	300,000	May 8 1902
2712	The First National Bank	McConnelsville	Ohio	100,000	Apr. 12, 1902
2714	do	Ann Arbor	Mich	100,000	May 6, 1902
2715	do	Milwaukee	Wis	1,000,000	Apr. 24, 1902
2716	The Second National Bank	Akron	Ohio	275,000	May 22, 1902
2717	The First National Bank	Lafayette	Ind	200,000	May 17, 1902
2718	The Citizens' National Bank	Oberlin	Ohio	60,000	May 19, 1902
2719	The First National Bank	Geneva	do	100,000	May 2, 1902
2720	The Clarksville National Bank	Clarksville	Tenn	100,000	May 11, 1902
2721	The First National Bank	Stuart	Iowa	50,000	May 1, 1902
2722	The Farmers' and Traders' National Bank	Covington	Ky	300,000	June 3, 1902
2723	The Citizens National Bank	Weatherford	Tex	125,000	May 29 1902

a Will expire by limitation.

No. 15.—Title, Capital, and Date of Expiration of Charters of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
2725	The Second National Bank	Beloit	Wis	$50,000	Apr. 26, 1902
2726	The German National Bank	Newport	Ky	100,000	June 2, 1902
2727	The First National Bank	Troy	Ohio	200,000	May 5, 1902
2728	do	Le Mars	Iowa	100,000	May 23, 1902
2729	do	McKinney	Tex	50,000	May 8, 1902
2730	The Third National Bank	Cincinnati	Ohio	1,200,000	May 20, 1902
2731	The First National Bank	Philadelphia	Pa	1,000,000	June 10, 1902
2733	do	Lyons	Iowa	100,000	June 7, 1902
2734	do	Cambridge City	Ind	100,000	May 11, 1902
2736	do	Wilkesbarre	Pa	375,000	June 19, 1902
2737	do	Roanoke	Va	160,000	June 11, 1902
2738	do	Iowa City	Iowa	100,000	June 12, 1902
2739	do	Johnstown	Pa	100,000	June 15, 1902
2740	The Catlettsburg National Bank	Catlettsburg	Ky	100,000	May 13, 1902
2741	The First National Bank	Nashua	N. H.	100,000	June 19, 1902
2742	do	Terre Haute	Ind	300,000	June 13, 1902
2743	do	Bath	Me	200,000	June 16, 1902
2744	do	Hollidaysburg	Pa	50,000	May 15, 1902
2745	do	Pittsburg	do	750,000	June 17, 1902
2746	do	Falls City	Nebr	50,000	June 20, 1902
2747	do	Michigan City	Ind	250,000	May 22, 1902
2748	do	Janesville	Wis	125,000	May 23, 1902
2749	do	Houlton	Me	50,000	Dec. 31, 1901
2752	do	Miles City	Mont	50,000	June 12, 1902
2753	do	Marion	Iowa	50,000	June 30, 1902
2755	The Union National Bank	Franklinville	N. Y	107,000	June 13, 1902
2756	The First National Bank	Hebron	Nebr	75,000	June 14, 1902
2758	The Exchange National Bank	Atchison	Kans	100,000	July 8, 1902
2759	The Eau Claire National Bank	Eau Claire	Wis	100,000	July 17, 1902
2760	The People's National Bank	Lynchburg	Va	200,000	July 10, 1902
2762	The Atlantic National Bank	Atlantic	Iowa	50,000	June 24, 1902
2763	The Fort Dodge National Bank	Fort Dodge	do	75,000	July 8, 1902
2764	The Chase County National Bank	Cottonwood Falls	Kans	50,000	June 21, 1902
2766	The First National Bank	Villisca	Iowa	50,000	May 29, 1902
2767	The Concho National Bank	San Angelo	Tex	100,000	July 31, 1902
2770	The First National Bank	Marlboro	Mass	150,000	Aug. 23, 1902
2771	do	Seward	Nebr	50,000	Aug. 26, 1902
2772	The Columbia National Bank	Dayton	Wash	50,000	Aug. 15, 1902
2773	The First National Bank	Ludington	Mich	100,000	Aug. 28, 1902
2775	The Merchants' National Bank	Omaha	Nebr	500,000	July 26, 1902
2777	The First National Bank	Newton	Kans	50,000	Aug. 8, 1902
2778	do	Schuyler	Nebr	50,000	Sept. 4, 1902
2779	do	Grand Island	do	100,000	Aug. 4, 1902
2780	do	Wahoo	do	80,000	July 21, 1902
2781	The Second National Bank	Altoona	Pa	100,000	Aug. 19, 1902
2782	The Kansas National Bank	Wichita	Kans	100,000	Sept. 12, 1902
2783	The First National Bank	Seattle	Wash	150,000	Sept. 4, 1902
2785	The Limerick National Bank	Limerick	Me	50,000	Aug. 28, 1902
2787	The First National Bank	Stroudsburg	Pa	50,000	Sept. 21, 1902
2788	do	Stanford	Ky	50,000	Aug. 26, 1902
2789	The Hillsboro National Bank	Hillsboro	Ill	60,000	Sept. 14, 1902
2790	The First National Bank	St. Cloud	Minn	100,000	Sept. 25, 1902
2791	do	Marysville	Kans	75,000	Aug. 25, 1902
2792	do	Casselton	N. Dak	50,000	Aug. 26, 1902
2793	The Galva First National Bank	Galva	Ill	50,000	Sept. 9, 1902
2796	The National Bank	Bristol	Tenn	50,000	Sept. 12, 1902
2797	The Harford National Bank	Bel Air	Md	50,000	Aug. 15, 1902
2798	The Fifth National Bank	Cincinnati	Ohio	300,000	Sept. 28, 1902
2799	The First National Bank	Braddock	Pa	100,000	Oct. 3, 1902
2801	The Colorado National Bank	Colorado	Tex	100,000	Oct. 16, 1902
2802	The Gainesville National Bank	Gainsville	do	150,000	Oct. 4, 1902
2803	The Bozeman National Bank	Bozeman	Mont	50,000	Oct. 17, 1902
2807	The First National Bank	Columbus	Nebr	50,000	Oct. 6, 1902
2808	do	Hoopeston	Ill	50,000	Sept. 26, 1902
2810	The Moss National Bank	Sandusky	Ohio	125,000	Oct. 20, 1902
2812	The First National Bank	Denton	Tex	50,000	Oct. 19, 1902
2814	The Southington National Bank	Southington	Conn	100,000	Sept. 1, 1902
2817	The Third National Bank	Circleville	Ohio	100,000	Sept. 2, 1902
2819	The First National Bank	Huron	S. Dak	50,000	May 19, 1902
2820	do	Wausau	Wis	100,000	Oct. 5, 1902
2822	The Hummelstown National Bank	Hummelstown	Pa	50,000	Nov. 9, 1902
2823	The Sioux Falls National Bank	Sioux Falls	S. Dak	100,000	Nov. 14, 1902
2827	The Second National Bank	Cortland	N. Y	100,000	Nov. 3, 1902
2828	The Braddock National Bank	Braddock	Pa	100,000	Nov. 16, 1902
2829	The Champaign National Bank	Champaign	Ill	50,000	Oct. 20, 1902
2830	The First National Bank	Canton	S. Dak	50,000	Nov. 3, 1902
2831	do	Fostoria	Ohio	50,000	July 18, 1902
2832	The Arkansas National Bank	Hot Springs	Ark	100,000	Nov. 20, 1902

No. 15.—Title, Capital, and Date of Expiration of Charters of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
2833	The Creston National Bank	Creston	Iowa	$100,000	Dec. 1, 1902
2836	The First National Bank	Gainesville	Tex	125,000	Nov. 7, 1902
2837	The Ripley National Bank	Ripley	Ohio	100,000	Nov. 29, 1902
2838	The National Bank	Sandy Hill	N. Y	50,000	Oct. 28, 1902
2840	The First National Bank	Grafton	N. Dak	50,000	Nov. 14, 1902
2841	The Centerville National Bank	Centerville	Iowa	50,000	Dec. 6, 1902
2842	The Painesville National Bank	Painesville	Ohio	200,000	July 26, 1902
2844	The Third National Bank	Greensburg	Ind	75,000	Dec. 4, 1902
2847	The Alpena National Bank	Alpena	Mich	50,000	Dec. 9, 1902
2848	The Fremont National Bank	Fremont	Nebr	150,000	Dec. 4, 1902
2849	The National Bank	Christiana	Pa	50,000	Dec. 2, 1902
2850	The First National Bank	Wellsville	N. Y	100,000	Dec. 11, 1902
2851	do	Menomonie	Wis	60,000	Dec. 23, 1902
2852	The Linderman National Bank	Manch Chunk	Pa	50,000	Dec. 30, 1902
2853	The First National Bank	Bay City	Mich	100,000	Dec. 4, 1902
2857	The Farmers' National Bank	West Chester	Pa	100,000	Dec. 5, 1902
2858	The Drovers' National Bank of Union Stock Yards.	Chicago	Ill	250,000	Dec. 13, 1902
2860	The Fort Plain National Bank	Fort Plain	N. Y	200,000	Dec. 2, 1902
2861	The Old National Bank	Cambridge	Ohio	100,000	Jan. 12, 1903
2862	The First National Bank	Macon	Mo	50,000	Jan. 8, 1903
2863	The National Bank	Elyria	Ohio	150,000	Jan. 15, 1903
2864	The Gap National Bank	Gap	Pa	50,000	Nov. 18, 1902
2865	The First National Bank	Baker City	Oreg	75,000	Jan. 9, 1903
2866	do	Wellington	Ohio	50,000	Jan. 8, 1903
2867	do	Honey Grove	Tex	125,000	Jan. 24, 1903
2868	do	Owenton	Ky	63,000	Do.
2869	The Fultonville National Bank	Fultonville	N. Y	50,000	Jan. 22, 1903
2870	The Detroit National Bank	Detroit	Mich	1,000,000	Nov. 17, 1902
2872	The Central National Bank	Cambridge	Ohio	100,000	Dec. 22, 1902
2874	The City National Bank	Dayton	do	200,000	Jan. 27, 1903
2875	The First National Bank	Freeport	Ill	150,000	Jan. 11, 1903
2877	The National Bank	Oshkosh	Wis	200,000	Feb. 1, 1903
2878	The Peoria National Bank	Peoria	Ill	200,000	Dec. 8, 1902
2880	The Utah National Bank	Ogden	Utah	100,000	Jan. 29, 1903
2881	The First National Bank	Mexico	Mo	50,000	Jan. 25, 1903
2882	do	Felicity	Ohio	50,000	Jan. 31, 1903
2885	The Delphos National Bank	Delphos	do	60,000	Jan. 24, 1903
2886	The Valley National Bank	Des Moines	Iowa	200,000	Feb. 6, 1903
2888	The Citizens' National Bank	Lancaster	Ky	50,000	Jan. 9, 1903
2890	The Old National Bank	Grand Rapids	Mich	800,000	Feb. 8, 1903
2891	The First National Bank	West Point	Miss	75,000	Feb. 13, 1903
2894	The Continental National Bank	Chicago	Ill	3,000,000	Feb. 23, 1903
2896	The Central National Bank	Greencastle	Ind	100,000	Feb. 10, 1903
2897	The First National Bank	Aurora	Nebr	50,000	Feb. 5, 1903
2899	The Penn National Bank	Reading	Pa	100,000	Mar. 3, 1903
2900	The Farmers' National Bank	Boyertown	do	50,000	Mar. 8, 1903
2901	The Second National Bank	Lexington	Ky	150,000	Feb. 3, 1903
2902	The First National Bank	David City	Nebr	75,000	Feb. 17, 1903
2904	The Chester National Bank	Chester	Pa	300,000	Mar. 1, 1903
2905	The Killington National Bank	Rutland	Va	100,000	Mar. 2, 1903
2906	The Farmers' National Bank	Oxford	Pa	75,000	Feb. 27, 1903
2908	The People's National Bank	Barnesville	Ohio	100,000	Feb. 26, 1903
2909	The Collin County National Bank	McKinney	Tex	200,000	Mar. 13, 1903
2910	The Commercial National Bank	Waterloo	Iowa	100,000	Mar. 16, 1903
2912	The First National Bank	Washington	Kans	50,000	Mar. 13, 1903
2913	The Atlantic National Bank	Providence	R. I	225,000	Mar. 28, 1903
2915	The First National Bank	Urbana	Ill	50,000	Mar. 29, 1903
2916	The Lake Shore National Bank	Dunkirk	N. Y	105,000	Mar. 23, 1903
2917	The National Bank	Hustonville	Ky	50,000	Mar. 3, 1903
2918	The Vineland National Bank	Vineland	N. J	50,000	Feb. 23, 1903
2919	The Third National Bank	Sedalia	Mo	100,000	Nov. 20, 1902
2921	The National Bank	Ashland	Nebr	60,000	Mar. 26, 1903
2923	The Swedesboro' National Bank	Swedesboro	N. J	53,000	Feb. 24, 1903
2926	The First National Bank	Paxton	Ill	50,000	Mar. 30, 1903
2927	do	Georgetown	Ky	50,000	Mar. 27, 1903
2928	do	Albany	Oreg	50,000	Apr. 4, 1903
2929	The Amesbury National Bank	Amesbury	Mass	100,000	Feb. 26, 1903
2930	The First National Bank	Silverton	Colo	50,000	Jan. 2, 1903
2932	The Xenia National Bank	Xenia	Ohio	100,000	Mar. 1, 1903
2935	The First National Bank	Watertown	S. Dak	50,000	Mar. 17, 1903
2936	do	Corning	Iowa	50,000	Apr. 16, 1903
2938	The Los Angeles National Bank	Los Angeles	Cal	500,000	Apr. 3, 1903
2939	The Ennis National Bank	Ennis	Tex	100,000	Apr. 15, 1903
2940	The First National Bank	Decatur	do	50,000	Apr. 14, 1903
2941	do	Pierre	S. Dak	50,000	Mar. 29, 1903
2943	The National German American Bank.	St. Paul	Minn	1,000,000	Apr. 17, 1903

No. 15.—Title, Capital, and Date of Expiration of Charters of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
2945	The Aurora National Bank	Aurora	Ill	$100,000	Apr. 30, 1903
2946	The City National Bank	Akron	Ohio	100,000	May 1, 1903
2947	The First National Bank	Union	Oreg	50,000	Apr. 16, 1903
2948	do	Port Townsend	Wash	50,000	Mar. 26, 1903
2949	The Exchange National Bank	Denton	Tex	60,000	May 7, 1903
2950	The Clement National Bank	Rutland	Vt	100,000	Apr. 21, 1903
2951	The Peru National Bank	Peru	Ill	50,000	Apr. 28, 1903
2952	The First National Bank	Seneca	Kans	50,000	Mar. 9, 1903
2953	The Merchants' National Bank	Grinnell	Iowa	100,000	Apr. 28, 1903
2956	The Cleveland National Bank	Cleveland	Ohio	500,000	Mar. 24, 1903
2957	The First National Bank	Meridian	Miss	130,600	May 3, 1903
2958	The Drovers and Mechanics' National Bank.	York	Pa	100,000	Apr. 28, 1903
2959	The St. Paul National Bank	St. Paul	Minn	600,000	May 15, 1903
2960	The First National Bank	Friend	Nebr	50,000	Do.
2961	do	Montezuma	Iowa	50,000	May 21, 1903
2962	do	Idaho Springs	Colo	50,000	May 19, 1903
2963	The Aurora National Bank	Aurora	Ind	50,000	Apr. 14, 1903
2964	The First National Bank	Fullerton	Nebr	50,000	Apr. 10, 1903
2966	The Puget Sound National Bank	Seattle	Wash	300,000	Oct. 21, 1902
2967	The Front Royal National Bank	Front Royal	Va	50,000	Apr. 10, 1903
2968	The Farmers' National Bank	Owenton	Ky	60,000	Apr. 16, 1903
2970	The National Bank	St. Joseph	Mo	100,000	Apr. 6, 1903
2972	The First National Bank	Lewiston	Idaho	50,000	May 29, 1903
2974	do	Waxahachie	Tex	100,000	June 5, 1903
2976	The Sprague National Bank	New York	N. Y	200,000	May 22, 1903
2977	The First National Bank	Rochester	Pa	50,000	May 26, 1903
2978	The United States National Bank	Omaha	Nebr	400,000	June 5, 1903
2979	The First National Bank	Palmyra	Mo	60,000	Mar. 17, 1903
2980	do	Aberdeen	S. Dak	50,000	June 8, 1903
2981	do	Salisbury	N. C	50,000	June 14, 1903
2983	do	Tipton	Iowa	50,000	June 2, 1903
2992	The Second National Bank	Greenville	Ohio	100,000	May 14, 1903
2993	The Central National Bank	Chillicothe	do	100,000	June 26, 1903
2994	The First National Bank	Fairbury	Nebr	50,000	June 28, 1903
2995	do	Alexandria	Minn	60,000	June 9, 1903
2996	The Owego National Bank	Owego	N. Y	50,000	May 29, 1903
2997	The First National Bank	El Paso	Ill	50,000	June 16, 1903
2998	do	Greenville	Tex	100,000	June 30, 1903
2999	The Bridgeton National Bank	Bridgeton	N. J	100,000	May 19, 1903
3000	The Anoka National Bank	Anoka	Minn	50,000	May 26, 1903
3001	The First National Bank	Stevens Point	Wis	50,000	June 20, 1903
3003	do	Biggsville	Ill	50,000	Apr. 10, 1903
3004	The Tipp National Bank	Tippecanoe City	Ohio	60,000	Feb. 24, 1903
3005	The First National Bank	Carthage	Mo	100,000	June 16, 1903
3010	do	Havre de Grace	Md	60,000	June 23, 1903
3011	The Chenango National Bank	Norwich	N. Y	100,000	July 17, 1903
3014	The First National Bank	Mexia	Tex	50,000	July 23, 1903
3015	do	Brenham	do	150,000	July 11, 1903
3017	The Union National Bank	Ames	Iowa	50,000	July 17, 1903
3019	The People's National Bank	Middletown	Del	80,000	June 2, 1903
3020	The Naugatuck National Bank	Naugatuck	Conn	100,000	June 26, 1903
3021	The First National Bank	Independence	Kans	50,000	July 14, 1903
3023	The Lewiston National Bank	Lewiston	Idaho	50,000	May 24, 1903
3026	The First National Bank	Perry	Iowa	50,000	Aug. 1, 1903
3027	do	Taylor	Tex	150,000	Aug. 10, 1903
3028	The Decatur National Bank	Decatur	Ind	100,000	July 16, 1903
3029	The South Branch Valley National Bank.	Moorefield	W. Va	55,000	July 28, 1903
3030	The First National Bank	Punxsutawney	Pa	100,000	Aug. 7, 1903
3032	The American National Bank	Nashville	Tenn	1,000,000	July 6, 1903
3033	The Leavenworth National Bank	Leavenworth	Kans	150,000	Aug. 7, 1903
3034	The Merchants' National Bank	Charlotte	Mich	50,000	June 11, 1903
3039	The First National Bank	Shakopee	Minn	50,000	July 26, 1903
3040	do	Manasquan	N. J	50,000	June 11, 1903
3041	do	Anniston	Ala	100,000	Aug. 17, 1903
3042	do	Elizabethtown	Ky	50,000	Aug. 20, 1903
3043	do	Petersburg	Ill	100,000	Aug. 28, 1903
3044	The Second National Bank	Clarion	Pa	50,000	Aug. 27, 1903
3045	The First National Bank	Shamokin	do	100,000	Sept. 4, 1903
3049	do	Cherokee	Iowa	50,000	Aug. 11, 1903
3050	do	San Diego	Cal	150,000	Aug. 27, 1903
3051	The National Bank	Brookville	Pa	100,000	Aug. 25, 1903
3052	The Third National Bank	Lexington	Ky	100,000	Aug. 23, 1903
3053	The First National Bank	Rockford	Iowa	50,000	July 18, 1903
3055	The Red Oak National Bank	Red Oak	do	100,000	Aug. 29, 1903
3057	The First National Bank	Minden	Nebr	50,000	Sept. 4, 1903
3058	The State National Bank	Denison	Texas	100,000	Sept. 26, 1903

No. 15.—Title, Capital, and Date of Expiration of Charters of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
2059	The First National Bank	North Bend	Nebr	$50,000	Sept. 8, 1903
3060	The Jones National Bank	Seward	do	50,000	Sept. 21, 1903
3061	The First National Bank	Holton	Kans	50,000	Sept. 27, 1903
3063	The People's National Bank	Langhorne	Pa	50,000	Oct. 20, 1903
3064	The First National Bank	Princeton	Ky	75,000	Sept. 15, 1903
3066	do	Concordia	Kans	100,000	Oct. 12, 1903
3067	The Quarryville National Bank	Quarryville	Pa	60,000	May 5, 1903
3068	The Marshall National Bank	Unionville	Mo	50,000	Oct. 1, 1903
3069	The Whitney National Bank	New Orleans	La	400,000	Oct. 23, 1903
3070	The German American National Bank.	Peoria	Ill	300,000	Oct. 9, 1903
3072	The First National Bank	Clay Center	Kans	50,000	Nov. 1, 1903
3073	do	Ayer	Mass	75,000	Aug. 30, 1903
3074	The Carrollton National Bank	Carrollton	Ky	60,000	Oct. 23, 1903
3076	The First National Bank	Colfax	Wash	60,000	Oct. 22, 1903
3077	The Kinsman National Bank	Kinsman	Ohio	50,000	Nov. 7, 1903
3078	The Central National Bank	Topeka	Kans	250,000	Do.
3079	The First National Bank	Tarkio	Mo	50,000	Sept. 25, 1903
3080	The Factory Point National Bank	Manchester Center	Vt	75,000	Sept. 20, 1903
3081	The Beatrice National Bank	Beatrice	Nebr	50,000	Oct. 4, 1903
3083	The First National Bank	Syracuse	do	50,000	Nov. 5, 1903
3084	do	Logansport	Ind	250,000	Oct. 3, 1903
3086	The Exchange National Bank	Hastings	Nebr	100,000	Nov. 21, 1903
3087	The First National Bank	Brookings	S. Dak	50,000	Nov. 15, 1903
3089	do	Bedford	Pa	100,000	Oct. 31, 1903
3091	The Wellington National Bank	Wellington	Kans	50,000	Nov. 16, 1903
3092	The Williamstown National Bank.	Williamstown	Mass	50,000	Oct. 27, 1903
3094	The First National Bank	Bonham	Tex	200,000	Dec. 8, 1903
3096	The Grafton National Bank	Grafton	N. Dak	50,000	Nov. 28, 1903
3097	The First National Bank	Billings	Mont	150,000	Dec. 3, 1903
3100	do	Wabasha	Minn	50,000	Dec. 13, 1903
3102	The Calumet National Bank of South Chicago.	Chicago	Ill	50,000	Dec. 20, 1903
3107	The First National Bank	Tullahoma	Tenn	50,000	Dec. 24, 1903
3112	The Clarinda National Bank	Clarinda	Iowa	50,000	Dec. 26, 1903
3131	The Fort Worth National Bank	Fort Worth	Tex	300,000	Dec. 31, 1903
3187	The Montgomery County National Bank of Rockville.	Rockville	Md	100,000	Nov. 20, 1903

Expirations.	Number.	Capital.
Total expirations, 1901	27	$6,130,000
Total expirations, 1902	180	29,449,000
Total expirations, 1903	163	21,321,000

No. 16.—Title, Capital, and Date of Expiration of Charter of National Banks, Arranged in Numerical Order, that will Reach the Termination of their Second Corporate Existence from July 14, 1902, to December 31, 1903, the Renewal of the Charters of which will Require Additional Legislation.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
4	The First National Bank	Stamford	Conn	$200,000	Feb. 24, 1903
6	do	Syracuse	N. Y	250,000	Do.
12	do	Erie	Pa	150,000	Do.
14	do	Springfield	Mass	400,000	Do.
24	do	Cincinnati	Ohio	1,200,000	Do.
29	do	New York	N. Y	500,000	Do.
31	do	Huntingdon	Pa	100,000	July 20, 1902
35	do	Fishkill Landing	N. Y	100,000	Jan. 1, 1903
36	do	Findlay	Ohio	150,000	July 14, 1902
38	do	Aurora	Ill	100,000	Feb. 24, 1903
39	do	Towanda	Pa	125,000	July 19, 1902
45	do	Ellenville	N. Y	50,000	July 26, 1902
56	do	Hamilton	Ohio	100,000	Aug. 5, 1902
60	do	Newville	Pa	100,000	July 27, 1902
68	do	Portsmouth	Ohio	100,000	Feb. 24, 1903
74	do	Warren	do	100,000	July 30, 1902
76	do	Canton	do	200,000	Feb. 24, 1903
86	do	Germantown	do	50,000	Aug. 31, 1902
90	do	Upper Sandusky	do	105,000	Aug. 14, 1902
91	do	Toledo	do	500,000	Aug. 31, 1902
93	The Fourth National Bank	Cincinnati	do	500,000	Do.
94	The First National Bank	Port Jervis	N. Y	100,000	Aug. 14, 1902
95	do	Hudson	Wis	50,000	Sept. 30, 1902
98	do	Ironton	Ohio	300,000	Feb. 24, 1903
99	do	Moravia	N. Y	80,000	Do.
100	do	Cadiz	Ohio	120,000	Do.
104	The Second National Bank	Wilkesbarre	Pa	450,000	Feb. 24, 1903
106	The First National Bank	Ravenna	Ohio	100,000	Do.
107	do	Ottumwa	Iowa	100,000	Do.
109	do	Louisville	Ky	500,000	Sept. 6, 1902
111	do	Madison	Ind	100,000	Sept. 18, 1902
112	do	Bangor	Me	300,000	Sept. 14, 1902
113	do	Danville	Ill	150,000	Feb. 24, 1903
118	do	Circleville	Ohio	130,000	Do.
121	do	Hartford	Conn	650,000	Do.
122	do	Springfield	Vt	100,000	Aug. 31, 1902
124	do	Whitewater	Wis	100,000	Feb. 24, 1903
125	do	Reading	Pa	500,000	Do.
126	do	South Bend	Ind	105,000	Do.
127	do	Cardington	Ohio	60,000	Do.
128	do	Chillicothe	do	150,000	Oct. 31, 1902
129	do	Wabash	Ind	75,000	Feb. 24, 1903
130	do	Bennington	Vt	110,000	Do.
134	do	Providence	R. I	500,000	Do.
136	do	Gallipolis	Ohio	50,000	Oct. 8, 1902
138	do	Bethlehem	Pa	300,000	Feb. 24, 1903
142	do	Marietta	Ohio	150,000	Do.
143	do	Conneautville	Pa	50,000	Do.
144	do	Madison	Wis	100,000	Do.
148	do	West Chester	Pa	200,000	Do.
149	The Second National Bank	Elmira	N. Y	300,000	Do.
150	The First National Bank	Nashville	Tenn	400,000	Do.
151	do	New Berlin	N. Y	100,000	Nov. 1, 1902
152	do	Danville	Ind	100,000	Sept. 23, 1902
154	do	Auburn	Me	150,000	Nov. 30, 1902
155	do	Ypsilanti	Mich	75,000	Feb. 24, 1903
157	do	Fort Atkinson	Wis	60,000	Oct. 26, 1902
159	The Third National Bank	Syracuse	N. Y	300,000	Feb. 24, 1903
160	The First National Bank	Moline	Ill	150,000	Do.
164	do	Zanesville	Ohio	200,000	Do.
167	do	Geneva	N. Y	100,000	Oct. 31, 1902
168	do	Hillsdale	Mich	55,000	Feb. 24, 1903
170	The Third National Bank	St. Louis	Mo	2,000,000	Do.
172	The Second National Bank	Circleville	Ohio	125,000	Oct. 16, 1902
173	The First National Bank	Oil City	Pa	100,000	Feb. 24, 1903
175	do	Williamsport	do	300,000	Do.
176	do	Peoria	Ill	150,000	Do.
177	do	Wilmington	do	100,000	Dec. 1, 1902
178	do	Columbus	Wis	50,000	Feb. 24, 1903
180	do	Parkersburg	W. Va	250,000	Do.
181	The Second National Bank	Springfield	Mass	300,000	Do.
182	The First National Bank	Leavenworth	Kans	306,000	Nov. 1, 1902
183	do	Ashland	Ohio	50,000	Feb. 24, 1903
185	The Second National Bank	Utica	N. Y	300,000	Nov. 4, 1902

No. 16.—Title, Capital, and Date of Expiration of Charter of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
186	The First National Bank	Reckville	Conn	$200,000	Feb. 24, 1903
187	do	Hanover	Pa	200,000	Do.
189	do	Franklin	do	100,000	Do.
190	do	Westfield	Mass	250,000	Dec. 31, 1902
191	do	Kalamazoo	Mich	100,000	Dec. 13, 1902
192	do	Brunswick	Me	50,000	Feb. 24, 1903
194	do	North Bennington	Vt	150,000	Do.
197	do	York	Pa	300,000	Do.
198	do	Allegheny	do	350,000	Do.
200	do	Boston	Mass	1,000,000	Do.
201	do	Harrisburg	Pa	100,000	Do.
202	do	Binghamton	N. Y.	400,000	Do.
203	do	St. Paul	Minn	1,000,000	Do.
204	do	Baltimore	Md	555,000	Do.
205	do	Springfield	Ill	250,000	Do.
206	do	Elkhart	Ind.	100,000	Aug. 14, 1902
209	do	Omaha	Nebr	500,000	Dec. 31, 1902
210	The Second National Bank	Sandusky	Ohio	100,000	Feb. 24, 1903
212	The First National Bank	Kenosha	Wis	50,000	Do.
213	The Second National Bank	Philadelphia	Pa	280,000	Do.
214	The First National Bank	Bridgeport	Ohio	100,000	Do.
215	do	Norwalk	do	50,000	Do.
216	do	Massillon	do	150,000	Do.
219	do	Greencastle	Ind.	125,000	Do.
221	do	Portland	Me	1,000,000	Do.
222	do	Ithaca	N. Y.	250,000	Do.
223	The Second National Bank	Cooperstown	do	200,000	Do.
224	do	Norwich	Conn	200,000	Do.
226	The First National Bank	Cortland	N. Y.	125,000	Do.
227	The Second National Bank	New Haven	Conn	500,000	Do.
228	The First National Bank	Orwell	Vt	50,000	Do.
230	do	Monroe	Wis	100,000	Do.
233	do	Athens	Ohio	50,000	Do.
234	The Third National Bank	Philadelphia	Pa	600,000	Do.
237	The First National Bank	Bryan	Ohio	60,000	Do.
238	do	Springfield	do	400,000	Do.
239	do	Skowhegan	Me	150,000	Do.
240	do	Lebanon	Pa	50,000	Do.
241	do	Galesburg	Ill	150,000	Do.
242	The Second National Bank	Ironton	Ohio	125,000	Do.
243	The First National Bank	Delaware	do	100,000	Do.
245	do	Morrisville	N. Y.	50,000	Do.
246	do	Wrightsville	Pa	150,000	Do.
247	do	Altoona	do	150,000	Do.
248	The Second National Bank	Toledo	Ohio	350,000	Do.
249	The First National Bank	Greenville	Pa	125,000	Do.
250	do	Meriden	Conn	200,000	Do.
252	The Second National Bank	Pittsburg	Pa	300,000	Do.
253	The First National Bank	Milton	do	100,000	Do.
255	do	Oswego	N. Y.	150,000	Do.
256	do	Fal River	Mass	400,000	Do.
258	do	Mount Gilead	Ohio	50,000	Do.
260	do	St. Charles	Mo	50,000	Do.
261	do	New Bedford	Mass	1,000,000	Do.
262	do	Hornellsville	N. Y.	100,000	Do.
265	do	Friendship	do	75,000	Do.
266	do	Plattsburg	do	100,000	Do.
267	do	Albany	do	200,000	Do.
268	do	Merrimac	Mass	100,000	Do.
270	do	Uniontown	Pa	100,000	Do.
272	do	Norristown	do	150,000	Do.
273	do	Oxford	N. Y.	100,000	Do.
278	do	Brandon	Vt	150,000	Do.
279	do	Newburyport	Mass	150,000	Do.
280	do	Cooperstown	N. Y.	150,000	Do.
281	do	Trenton	N. J.	500,000	Do.
282	do	Franklin	N. Y.	50,000	Dec. 23, 1902
283	The Fourth National Bank	St. Louis	Mo	1,000,000	Feb. 24, 1903
288	The First National Bank	Jamesburg	N. J.	50,000	Do.
290	The Fourth National Bank	New York	N. Y.	3,000,000	Do.
291	The Third National Bank	Pittsburg	Pa	500,000	Do.
292	The First National Bank	Baldwinsville	N. Y.	100,000	Do.
293	do	Bloomsburg	Pa	50,000	Do.
295	do	Palmyra	N. Y.	100,000	Do.
296	The Second National Bank	Oswego	do	100,000	Jan. 26, 1903
297	The First National Bank	Waverly	do	50,000	Feb. 24, 1903
298	The Second National Bank	Skowhegan	Maine	125,000	Do.
299	The First National Bank	Mount Pleasant	Iowa	100,000	Do.

No. 16.—Title, Capital, and Date of Expiration of Charter of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
306	The Second National Bank	Bangor	Maine	$150,000	Feb. 24, 1903
308	The Third National Bank	Springfield	Mass	500,000	Do.
311	The First National Bank	Gettysburg	Pa	100,000	Do.
312	do	Media	do	100,000	Do.
313	do	Indiana	do	200,000	Do.
314	do	Warwick	N. Y	100,000	Do.
315	do	St. Clairsville	Ohio	100,000	Do.
316	do	Champlain	N. Y	100,000	Do.
317	do	Dubuque	Iowa	200,000	Do.
318	do	Concord	N. H	150,000	Do.
321	The Vilas National Bank	Plattsburg	N. Y	100,000	Do.
322	The Second National Bank	Boston	Mass	1,000,000	Do.
323	The First National Bank	McGregor	Iowa	100,000	Do.
324	do	Newtown	Pa	100,000	Do.
325	do	Danville	do	150,000	Do.
326	The Second National Bank	Mechanicsburg	do	50,000	Do.
327	The First National Bank	Winchendon	Mass	200,000	Do.
328	do	Wellsboro	Pa	125,000	Do.
329	do	Paterson	N. J	400,000	Do.
330	do	Lewiston	Maine	400,000	Do.
331	do	Lowell	Mass	250,000	Do.
332	do	Chester	Pa	100,000	Do.
333	do	Lancaster	do	210,000	Do.
334	do	Greenport	N. Y	50,000	Do.
335	do	Bridgeport	Conn	210,000	Do.
336	do	Memphis	Tenn	250,000	Do.
337	do	Centerville	Iowa	50,000	Do.
340	do	Batavia	N. Y	100,000	Do.
341	The Fifth National Bank	New York	do	200,000	Do.
344	The First National Bank	Fairhaven	Vt	100,000	Do.
345	The New York National Exchange Bank.	New York	N. Y	300,000	Do.
346	The First National Bank	Vevay	Ind	50,000	Do.
347	do	Lacon	Ill	50,000	Do.
348	do	Lowville	N. Y	50,000	Sept. 14, 1902
349	do	Newark	do	50,000	Feb. 24, 1903
350	The Second National Bank	Ravenna	Ohio	150,000	Do.
351	The First National Bank	Burlington	Iowa	100,000	Feb. 1, 1903
352	The Sixth National Bank	Philadelphia	Pa	150,000	Feb. 24, 1903
353	The First National Bank	Candor	N. Y	50,000	Do.
355	The Delaware County National Bank.	Chester	Pa	300,000	Do.
357	The First National Bank	Selins Grove	do	50,000	Do.
359	The Third National Bank	Boston	Mass	1,500,000	Do.
361	The National Exchange Bank	Hartford	Conn	500,000	Do.
362	The Second National Bank	Newark	N. J	300,000	Do.
363	The First National Bank	Peru	Ind	100,000	Do.
365	do	Wilmington	Ohio	100,000	Do.
366	do	Mount Vernon	Ind	50,000	Do.
367	do	Augusta	Maine	250,000	Do.
368	do	Waterloo	N. Y	100,000	Do.
370	do	Vincentown	N. J	100,000	Do.
371	do	Columbia	Pa	200,000	Do.
373	The Second National Bank	Allentown	do	200,000	Do.
374	The First National Bank	Jersey City	N. J	400,000	Do.
375	do	St. Johnsville	N. Y	50,000	Do.
376	The Central National Bank	New York	do	1,000,000	Do.
377	The First National Bank	Laporte	Ind	100,000	Do.
379	The National Bank of the Republic.	Boston	Mass	1,500,000	Do.
380	The First National Bank	Mechanicsburg	Pa	100,000	Do.
381	do	Cumberland	Md	100,000	Do.
382	do	Brockport	N. Y	50,000	Do.
383	do	Northampton	Mass	300,000	Do.
385	The Second National Bank	Freeport	Ill	100,000	Do.
386	The First National Bank	Mount Pleasant	Pa	100,000	Do.
387	The Ninth National Bank	New York	N. Y	750,000	Do.
390	The First National Bank	Marquette	Mich	150,000	Do.
392	do	Mercer	Pa	120,000	Do.
393	do	Amherst	Mass	150,000	Do.
394	do	Westport	Conn	100,000	Do.
395	do	Somerville	N. J	100,000	Do.
396	do	Hudson	N. Y	200,000	Do.
397	do	Middletown	Conn	200,000	Do.
399	do	Woodstown	N. J	75,000	Do.
401	The National Mechanics and Traders Bank.	Portsmouth	N. H	100,000	Do.
402	The First National Bank	Port Chester	N. Y	100,000	Do.

No. 16.—Title, Capital, and Date of Expiration of Charter of National Banks, Arranged in Numerical Order, etc.—Continued.

No.	Title.	Location.	State.	Capital stock.	Date of expiration of charter.
404	The Brandon National Bank	Brandon	Vt	$100,000	Feb. 24, 1903
407	The First National Bank	Salem	Mass	300,000	Do.
409	do	Mount Carroll	Ill	100,000	Do.
411	do	Marshalltown	Iowa	100,000	Do.
412	do	Aurora	N. Y	50,000	Do.
414	The Second National Bank	Baltimore	Md	500,000	Do.
415	The First National Bank	Canton	Ill	75,000	Do.
416	The First National Bank of Easton	North Easton	Mass	300,000	Do.
418	The Hampshire County National Bank.	Northampton	do	150,000	Do.
419	The First National Bank	Galion	Ohio	50,000	Do.
420	do	Oneonta	N. Y	50,000	Do.
421	do	Westboro	Mass	100,000	Do.
422	do	Vanwert	Ohio	60,000	Do.
423	do	Minersville	Pa	50,000	Do.
425	do	Ripon	Wis	60,000	Do.
427	do	Jefferson	Ohio	70,000	Do.
428	do	East Hampton	Mass	100,000	Do.
430	do	Lansdale	Pa	100,000	Do.
431	do	Camden	N. J	200,000	Do.
432	The Fourth National Bank	Pittsburg	Pa	300,000	Do.
433	The First National Bank of Cambridge.	Cambridgeport	Mass	200,000	Do.
435	The First National Bank	Glen Rock	Pa	50,000	Do.
437	do	Mauch Chunk	do	400,000	Do.
439	The Second National Bank	Fall River	Mass	150,000	Do.
440	The First National Bank	Clinton	do	200,000	Do.
442	The Worcester National Bank	Worcester	do	250,000	Do.
443	The First National Bank	Bucyrus	Ohio	100,000	Do.
445	do	Redbank	N. J	100,000	Do.
446	do	Damariscotta	Me	50,000	Do.
447	do	Plainfield	N. J	200,000	Do.
448	do	Putnam	Conn	150,000	Do.
449	The Cambridge National Bank	East Cambridge	Mass	100,000	Do.
452	The First National Bank	Freehold	N. J	50,000	Do.
455	The Central National Bank	Worcester	Mass	300,000	Do.
457	The First National Bank	Racine	Wis	150,000	Do.
458	do	Norwich	Conn	300,000	Do.
459	do	Bellefonte	Pa	100,000	Do.
460	The National Hide and Leather Bank.	Boston	Mass	1,000,000	Do.
461	The First National Bank	Cobleskill	N. Y	100,000	Do.
462	do	Adams	Mass	150,000	Do.
465	do	Poughkeepsie	N. Y	100,000	Do.
468	The National Bank	Newburg	do	400,000	Do.
469	The Second National Bank	Mauch Chunk	Pa	150,000	Dec. 31, 1902
471	The First National Bank of Sing Sing.	Ossining	N. Y	100,000	Feb. 1, 1903
472	The Deposit National Bank	Deposit	do	100,000	Feb. 24, 1903
473	The First National Bank	Wilmington	Del	500,000	Do.
479	The Third National Bank	Rockford	Ill	100,000	Feb. 23, 1903
487	The First National Bank	Elizabeth	N. J	200,000	Feb. 24, 1903
489	do	St. Johnsbury	Vt	300,000	Do.
491	The Second National Bank	Galesburg	Ill	100,000	Do.
492	The First National Bank	Mount Pleasant	Ohio	175,000	Do.
494	The Bath National Bank	Bath	Me	125,000	Do.
548	The First National Bank	Jamestown	N. Y	153,300	Do.
555	do	Fond du Lac	Wis	125,000	Do.
	Total (280 banks)			66,853,300	
	Total in 1902 (35 banks)			6,265,000	
	Total in 1903 (245 banks)			60,588,300	

No. 17.—National Banks Closed to Business, by Voluntary Liquidation and Otherwise, during the year ended October 31, 1901, with date of Authority to Commence Business, Date of Closing, Capital, and Circulation Issued, Redeemed, and Outstanding.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Redeemed.	Outstanding.
German National Bank, Newport, Ky. *a b*	June 10, 1882	Nov. 19, 1900	$100,000	$25,000	$1,830	$23,170
First Fational Bank, Bristol, R. I.	June 16, 1865	Dec. 17, 1900	75,000	27,664	9,295	18,369
National Eagle Bank, Bristol, R. I.	Sept. 18, 1865	.....do	50,000	20,427	6,555	13,872
American National Bank, Baltimore, Md. *a*	Feb. 10, 1891	Dec. 21, 1900	200,000	97,800	40,410	57,390
First National Bank, White Pigeon, Mich. *a*	Mar. 3, 1891	Dec. 27, 1900	50,000	50,000	11,690	38,310
American National Bank, Orange, Va.	Aug. 10, 1900	Jan. 8, 1901	25,000	25,000	7,870	17,130
Nicollet National Bank, Minneapolis, Minn.	Mar. 26, 1884	Jan. 10, 1901	250,000	50,000	12,060	37,940
Everett National Bank, Everett, Wash.	May 12, 1892	Jan. 12, 1901	70,000	25,000	6,348	18,652
First National Bank, Moulton, Tex.	June 4, 1900	Jan. 30, 1901	25,000	6,250	1,260	4,990
Montana National Bank, Helena, Mont.	Nov. 11, 1882	Feb. 23, 1901	250,000	50,000	6,860	43,140
Ishpeming National Bank, Ishpeming, Mich.	Dec. 21, 1883	Feb. 25, 1901	50,000	12,500	3,745	8,755
Flour City National Bank, Minneapolis, Minn.	Aug. 29, 1887	Feb. 26, 1901	500,000	50,000	9,350	40,650
First National Bank, Goldthwaite, Tex.	Jan. 23, 1892	.....do	50,000	12,500	2,800	9,700
First National Bank, South Norwalk, Conn.	Aug. 24, 1864	Feb. 28, 1901	100,000	28,200	7,846	20,354
First National Bank, Niles, Mich. *a*	Jan. 3, 1871	Mar. 8, 1901	100,000	99,000	18,745	80,255
Berney National Bank, Birmingham, Ala.	Jan. 28, 1886	Mar. 11, 1901	200,000	51,000	10,530	40,470
Farmers' National Bank, Vergennes, Vt. *a*	Apr. 29, 1880	Apr. 13, 1901	60,000	20,000	8,090	11,910
Le Mars National Bank, Le Mars, Iowa *a*	Nov. 13, 1882	Apr 17, 1901	100,000	23,900	7,410	16,490
First National Bank, Vancouver, Wash. *a*	Aug. 15, 1883	Apr. 20, 1901	50,000	11,650	8,070	3,580
National Bank of Paris, Mo.	Mar, 16, 1885	Apr. 30, 1901	25,000	25,000	2,950	22,050
First National Bank, Guernsey, Wyo.	Apr. 20, 1900	May 1, 1901	25,000	25,000	2,900	22,100
Independence National Bank, Philadelphia, Pa.	Dec. 1, 1883	May 3, 1901	500,000	69,200	13,655	55,545
National Bank of Castleton, N. Y.	Feb. 27, 1865	May 8, 1901	60,000	27,739	5,430	22,309
Centreville National Bank, Thurman, Ohio	Sept. 9, 1874	May 10, 1901	50,000	50,000	2,965	47,035
Citizens' National Bank, Zanesville, Ohio	May 28, 1881	May 11, 1901	200,000	190,100	24,810	165,290
Continental National Bank, New York, N. Y.	July 5, 1865	May 25, 1901	1,000,000	329,280	75,768	253,512
National Bank of Wilmington, N. C.	June 16, 1894	May 27, 1901	100,000	50,000	9,800	40,200
First National Bank, Lowell, Ind.	May 25, 1900	May 29, 1901	25,000	10,000	760	9,240
First National Bank, Orangeburg, S. C.	Mar. 23, 1900	June 1, 1901	60,000	30,000	10,210	19,790
Iron National Bank, Plattsburg, N. Y.	June 8, 1881	June 4, 1901	100,000	25,000	4,170	20,830
Pascoag National Bank, Pascoag, R. I.	Aug. 9, 1865	June 6, 1901	100,000	100,000	15,020	84,980
Pynchon National Bank, Springfield, Mass. *a*	Apr. 7, 1865	June 24, 1901	200,000	111,465	18,270	93,195
Seventh National Bank, New York, N. Y. *a*	Apr. 11, 1865	June 27, 1901	500,000	300,720	58,300	242,420

a Insolvent and in charge of a receiver. *b* Restored to solvency and resumed business.

No. 17.—National Banks Closed to Business, by Voluntary Liquidation and Otherwise, etc.—Continued.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Redeemed.	Outstanding.
City National Bank, Buffalo, N. Y. *a*	Jan. 26, 1899	June 29, 1901	$300,000	$297,750	$67,775	$229,975
Fowler National Bank, Lafayette, Ind	Dec. 30, 1884	.....do	100,000	40,000	2,770	37,230
Farmers and Mechanics' National Bank, Washington, Pa	Dec. 19, 1889	July 1, 1901	100,000	100,000	16,890	83,110
First National Bank, Vassar, Mich	June 28, 1883	Aug. 1, 1901	50,000	19,000	2,015	16,985
First National Bank, Pawnee City, Nebr	Nov. 24, 1882	.....do	50,000	18,750	1,335	17,415
First National Bank, Austin, Tex. *a*	July 17, 1873	Aug. 3, 1901	100,000	100,000	2,045	97,955
City National Bank, Poughkeepsie, N. Y	June 19, 1865	Aug. 9, 1901	100,000	46,297	3,750	42,547
National Phenix Bank, Westerly, R. I	May 18, 1865	Aug. 15, 1901	150,000	54,226	2,163	52,063
Citizens' National Bank, Fairhaven, Wash	Jan. 10, 1900	Aug. 26, 1901	50,000	12,500	920	11,580
Peoples' National Bank, Martinsburg, W. Va	May 5, 1874	Sept. 2, 1901	75,000	75,000	3,258	71,742
National Bank of the Republic, New York, N. Y	Apr. 13, 1865	Sept. 3, 1901	1,500,000	1,500,000	1,057,934	442,066
Fifth National Bank, Providence, R. I	Apr. 12, 1865	Sept. 5, 1901	300,000	59,200	3,752	55,448
Second National Bank, Providence, R. I	Nov. 9, 1864	.....do	300,000	108,780	6,036	102,744
Rhode Island National Bank, Providence, R. I	Apr. 6, 1865	.....do	50,000	50,000	6,290	43,710
National Eagle Bank, Providence, R. I	Apr, 17, 1865	.....do	500,000	110,480	5,094	105,386
Poughkeepsie National Bank, Poughkeepsie, N. Y	June 19, 1865	Sept. 14, 1901	150,000	66,130	31,405	34,725
Charles City National Bank, Charles City, Iowa	Oct. 25, 1881	Oct. 8, 1901	50,000	12,500	.....	12,500
National Bank of Boyertown, Pa. *a b*	Mar. 3, 1874	Oct. 18, 1901	100,000	25,000	.....	25,000
Eufaula National Bank, Eufaula, Ala. *a*	Nov. 30, 1875	Oct. 21, 1901	100,000	25,000	.....	25,000
Total	.....	.....	9,375,000	4,750,008	1,639,204	3,110,804

a Insolvent, and placed in charge of a receiver.
b Restored to solvency and resumed business.

No. 18.—Authorized Capital Stock of the National Banks on the First Day of each Month from January 1, 1876, to November 1, 1901, United States Bonds on Deposit to Secure Circulation, Circulation Secured by the Bonds on Deposit, the Amount of Lawful Money on Deposit to Redeem Circulation, and National-Bank Notes Outstanding, including Notes of National Gold Banks.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1876.					
January	$511,155,865	$363,601,662	$324,484,539	$21,995,217	$346,479,756
February	510,619,965	361,430,462	321,319,645	22,648,884	343,968,529
March	510,189,171	356,732,150	318,413,293	24,405,780	342,819,073
April	509,701,671	350,216,350	312,850,786	27,627,308	340,478,094
May	507,881,671	346,715,350	310,084,721	28,755,191	338,839,912
June	506,013,371	344,463,850	307,912,468	28,753,462	336,665,930
July	506,008,371	341,394,750	305,417,013	27,581,323	332,998,336
August	505,226,171	340,071,850	303,756,276	25,982,339	329,738,615
September	504,971,171	338,673,850	302,847,886	23,087,016	325,934,902
October	504,027,171	337,955,800	301,819,811	22,532,933	324,352,744
November	502,752,171	337,727,800	301,658,372	21,582,936	323,241,308
December	502,652,171	338,261,800	301,844,917	20,114,674	321,959,591
1877.					
January	501,392,171	338,191,300	302,020,242	19,575,364	321,595,606
February	497,335,071	338,885,450	302,201,132	18,160,486	320,361,618
March	496,770,571	338,866,550	302,416,700	16,728,336	319,145,036
April	494,783,571	340,537,600	303,523,225	16,146,363	319,669,588
May	493,821,771	340,732,100	304,407,450	15,386,137	319,793,587
June	493,126,271	340,415,100	304,766,940	14,329,272	319,096,212
July	487,868,771	338,713,600	303,108,350	13,940,522	317,048,872
August	487,221,771	337,761,600	302,239,212	14,426,746	316,665,958
September	486,605,271	337,684,650	302,440,152	14,246,546	316,686,698
October	486,449,271	338,002,450	302,885,797	14,438,272	317,324,069
November	486,677,771	343,048,900	305,094,140	13,113,091	318,207,231
December	486,742,771	345,130,550	308,642,795	11,988,924	320,631,719
1878.					
January	485,557,771	346,187,550	309,890,415	11,782,090	321,672,505
February	484,836,371	346,302,050	310,240,005	11,839,305	322,079,310
March	482,952,071	346,522,550	310,301,472	11,688,519	321,989,991
April	482,144,671	346,336,250	310,008,832	12,184,682	322,193,514
May	481,019,671	347,711,850	310,826,422	12,315,257	323,141,679
June	480,660,571	349,166,450	312,435,462	11,552,623	323,988,085
July	479,627,996	349,546,400	313,020,832	11,493,452	324,514,284
August	477,675,996	348,880,900	312,995,592	10,910,967	323,906,559
September	477,698,296	349,049,450	313,154,792	10,294,370	323,449,162
October	476,335,396	349,560,650	313,159,592	9,988,127	323,147,719
November	473,865,396	349,408,900	312,830,797	9,629,918	322,460,715
December	473,859,396	349,795,000	313,355,839	9,935,217	323,291,056
1879.					
January	471,609,396	349,068,000	313,218,189	10,573,485	323,791,674
February	469,995,856	348,939,200	312,725,809	11,673,960	324,399,769
March	467,778,606	350,690,400	313,691,639	12,351,531	326,046,170
April	465,890,006	351,196,400	314,244,779	12,882,417	327,127,196
May	464,608,206	352,250,550	315,628,352	13,516,558	329,144,910
June	463,223,515	353,422,300	316,335,949	13,203,462	329,539,411
July	462,843,515	354,254,600	317,315,679	12,376,018	329,691,697
August	462,822,515	353,201,800	316,412,560	13,545,677	329,958,237
September	462,567,515	355,638,950	317,534,289	13,258,698	330,792,987
October	463,117,515	359,030,500	320,868,979	13,403,261	331,272,240
November	462,392,515	363,802,400	324,054,279	13,127,139	337,181,418
December	461,842,515	365,194,900	326,684,059	13,381,719	340,065,778
1880.					
January	461,557,515	367,021,000	328,773,639	13,613,697	342,387,336
February	461,715,515	364,765,900	326,785,599	16,915,310	343,730,907
March	462,407,585	362,728,050	325,032,790	18,604,197	343,636,989
April	464,177,585	363,656,050	325,425,390	18,959,687	344,385,077
May	464,507,585	363,003,650	325,519,740	19,410,910	344,930,650
June	461,915,185	362,715,050	325,301,700	19,882,033	345,183,733
July	465,205,185	361,652,050	324,242,730	20,262,697	344,505,427
August	465,915,185	361,152,050	323,886,720	20,266,967	344,153,687
September	466,267,285	361,113,450	323,903,330	20,153,448	344,056,778
October	466,245,085	359,935,450	323,056,530	20,848,363	343,904,893
November	466,590,085	359,748,950	322,798,130	21,035,977	343,834,107
December	467,639,085	359,808,550	322,206,550	21,500,091	343,706,641

No. 18.—Authorized Capital Stock of the National Banks on the First Day of each Month, etc.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1881.					
January	$467,039,084	$359,823,550	$322,832,101	$21,523,102	$344,355,205
February	466,981,785	359,811,050	322,654,721	21,895,977	344,550,698
March	466,640,185	345,739,050	305,587,202	38,447,716	344,034,918
April	466,890,185	351,480,000	309,034,317	38,538,105	347,572,422
May	467,542,685	354,683,000	316,226,247	36,374,320	352,600,567
June	468,557,685	358,829,900	318,497,814	35,653,904	354,151,718
July	469,382,685	360,488,400	321,148,399	33,894,276	355,042,675
August	470,322,685	362,684,000	323,478,586	33,846,027	357,324,613
September	471,282,935	364,285,500	325,324,746	32,675,940	358,000,686
October	472,565,935	365,751,500	326,513,546	32,237,394	358,750,940
November	466,307,335	369,608,500	329,180,122	31,164,128	360,344,250
December	467,907,335	371,336,100	331,729,532	30,438,878	362,168,410
1882.					
January	470,018,135	371,692,100	332,398,922	30,023,066	362,421,988
February	472,303,135	371,270,200	331,682,622	30,913,792	362,596,414
March	473,866,240	370,602,700	331,230,311	30,713,969	361,944,287
April	475,411,240	369,900,700	331,242,702	30,383,935	361,626,630
May	478,013,940	366,359,650	327,729,622	33,340,677	361,070,299
June	482,954,940	364,079,350	323,919,522	35,955,812	359,875,334
July	486,511,335	361,212,700	320,312,832	38,429,202	358,742,034
August	487,803,635	362,736,500	319,805,161	39,017,621	358,822,782
September	487,538,635	361,452,350	320,769,739	39,745,163	360,514,902
October	489,741,635	362,043,250	323,487,353	39,401,781	362,889,134
November	491,591,635	362,505,650	324,304,343	38,423,404	362,727,747
December	493,176,635	362,174,250	323,820,480	38,723,848	362,544,328
1883.					
January	492,076,635	360,531,650	322,386,120	40,265,049	362,651,169
February	494,199,635	359,567,450	321,626,353	40,540,877	362,167,230
March	498,262,135	358,163,800	320,235,601	41,084,788	361,320,389
April	498,017,135	357,201,400	319,849,816	39,945,249	359,795,065
May	500,269,135	357,339,750	319,899,521	39,368,605	359,268,126
June	505,379,135	356,588,600	319,013,856	39,150,326	358,164,182
July	507,208,135	356,596,500	319,249,806	37,565,704	356,815,510
August	510,283,135	357,298,500	319,461,847	36,310,284	355,772,130
September	513,543,135	355,674,150	318,367,216	36,222,005	354,589,221
October	515,528,135	353,308,650	316,278,066	37,061,605	353,342,671
November	516,608,135	352,877,300	316,020,326	35,993,461	352,013,787
December	516,348,135	351,174,600	314,573,106	36,385,055	350,958,161
1884.					
January	518,031,135	347,538,200	310,953,321	39,529,507	350,482,828
February	517,380,635	343,475,550	307,828,001	41,671,892	349,499,893
March	519,104,635	341,533,050	306,100,465	40,532,837	346,633,302
April	521,573,635	339,116,150	303,699,075	41,015,561	344,714,636
May	523,348,635	337,618,650	302,533,855	40,571,613	343,105,468
June	525,992,165	336,257,150	301,238,845	39,768,855	341,007,700
July	528,784,165	334,147,850	299,369,370	40,130,513	339,499,883
August	530,784,165	332,588,600	297,983,165	39,913,971	337,897,136
September	532,274,165	331,371,100	297,136,455	39,495,690	336,632,145
October	532,749,165	329,186,000	295,375,959	40,453,269	335,829,228
November	532,554,165	325,316,300	291,849,659	41,710,163	333,559,813
December	531,875,165	320,244,700	287,277,980	44,235,274	331,513,254
1885.					
January	529,910,165	318,655,050	285,496,055	43,662,568	329,158,623
February	530,380,165	317,282,600	284,127,895	42,784,663	326,912,558
March	530,590,165	315,854,500	282,772,315	41,888,596	324,660,911
April	531,151,165	315,386,850	282,336,725	39,881,941	322,218,666
May	531,241,165	315,127,450	282,434,075	38,468,630	320,902,705
June	530,830,865	313,428,700	280,831,610	38,032,217	318,863,827
July	531,540,465	312,145,200	279,528,175	39,541,757	319,069,932
August	532,328,465	310,225,150	277,826,775	39,503,567	317,330,342
September	532,749,965	309,768,050	277,371,525	39,613,802	316,985,327
October	532,034,965	309,074,550	277,149,661	40,274,772	317,424,433
November	532,877,965	308,364,550	276,304,189	39,542,979	315,847,168
December	533,447,965	307,544,250	275,821,779	41,704,029	317,525,808

No. 18.—Authorized Capital Stock of the National Banks on the First Day of each Month, etc.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national bank notes outstanding.
1886.					
January	$534,378,265	$306,008,750	$274,466,748	$42,976,706	$317,443,454
February	535,398,265	302,257,000	271,065,593	46,951,839	318,017,432
March	537,896,965	296,780,400	266,047,488	52,049,017	318,096,505
April	538,652,065	289,729,650	259,405,300	56,826,227	316,231,527
May	540,414,565	285,447,956	255,322,541	58,555,047	313,877,588
June	543,669,565	279,537,400	250,257,632	61,580,662	311,838,294
July	545,206,565	275,974,800	247,087,961	61,922,199	309,010,460
August	549,542,565	273,549,800	244,675,012	62,151,745	306,826,757
September	550,252,565	270,524,150	242,168,247	62,505,757	304,674,004
October	553,002,565	261,848,900	234,682,736	68,828,505	303,511,241
November	552,775,165	245,444,050	219,710,656	81,819,233	301,529,889
December	553,855,165	234,991,800	210,525,601	88,781,909	299,307,510
1887.					
January	555,865,165	229,438,350	205,316,106	91,455,875	296,771,981
February	557,684,165	223,926,650	200,268,346	92,806,395	293,074,741
March	559,986,665	213,639,150	191,004,726	98,039,485	289,044,211
April	561,321,665	206,938,000	185,009,551	102,114,704	287,124,255
May	564,346,665	202,446,550	181,026,016	103,979,299	285,005,315
June	571,583,665	200,939,100	179,309,020	103,051,871	282,360,891
July	574,703,665	191,966,700	171,629,341	107,588,447	279,217,788
August	578,826,215	189,445,800	169,303,430	107,150,847	276,454,277
September	581,046,215	190,096,950	169,951,385	104,313,124	274,264,509
October	582,683,715	189,917,100	169,931,680	102,962,170	272,893,850
November	583,188,715	188,828,000	169,215,067	102,826,136	272,041,203
December	584,203,715	187,147,000	167,863,819	102,019,176	269,882,995
1888.					
January	584,726,915	184,444,950	165,205,724	103,193,154	268,398,878
February	586,505,915	182,764,950	163,833,205	102,024,952	265,858,157
March	588,785,915	182,161,700	163,235,505	99,492,361	262,727,866
April	589,637,915	181,863,700	162,743,135	97,427,882	260,171,017
May	591,437,915	182,033,450	162,891,912	95,692,133	258,584,045
June	592,467,915	180,005,150	161,134,338	94,675,310	255,809,648
July	592,852,915	178,312,650	159,642,657	92,719,664	252,362,321
August	594,631,915	177,438,800	158,874,203	90,758,447	249,632,650
September	595,313,915	176,508,850	158,133,712	88,294,850	246,428,562
October	596,041,015	173,280,250	155,265,068	88,236,639	243,501,707
November	596,796,015	170,003,350	152,366,328	87,018,909	239,385,237
December	597,457,315	166,796,550	149,487,373	86,955,794	236,443,167
1889.					
January	598,239,065	163,480,900	146,372,588	87,287,439	233,660,027
February	599,709,365	160,463,950	143,580,313	85,688,716	229,269,029
March	600,684,365	157,185,700	140,874,515	83,529,212	224,394,727
April	602,404,365	154,590,150	138,190,798	83,032,333	221,226,131
May	603,264,365	151,522,350	135,375,463	83,320,725	218,696,188
June	607,390,365	149,829,850	133,769,313	81,753,704	215,523,017
July	609,670,365	148,121,450	132,244,437	79,134,526	211,378,963
August	612,535,365	147,758,150	131,890,777	76,273,662	208,164,439
September	614,925,365	148,150,700	132,101,128	73,701,013	205,802,141
October	617,844,365	147,037,200	131,225,172	72,437,560	203,662,732
November	620,174,365	145,668,150	130,207,285	71,816,130	202,023,415
December	621,959,365	144,709,250	129,388,116	70,258,081	199,646,197
1890.					
January	623,791,365	142,849,900	127,742,440	69,487,965	197,230,405
February	630,003,865	142,266,750	126,747,030	67,895,259	194,642,289
March	632,757,865	143,197,000	127,410,251	64,857,292	192,267,543
April	637,372,865	143,900,750	128,046,801	62,480,331	190,527,132
May	638,932,865	144,216,150	128,920,916	60,665,663	189,586,579
June	644,587,865	144,658,650	128,976,526	58,573,322	187,549,848
July	646,937,865	145,228,300	129,767,150	56,203,625	185,970,775
August	651,367,865	145,134,750	129,854,561	54,537,072	184,391,633
September	652,852,865	143,102,350	127,825,431	55,455,037	183,280,468
October	655,002,865	140,428,600	125,430,316	56,440,709	181,871,025
November	659,782,865	140,190,900	124,958,736	54,796,907	179,755,643
December	662,947,865	140,427,400	125,253,195	53,315,181	178,568,376

No. 18.—Authorized Capital Stock of the National Banks on the First Day of each Month, etc.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1891.					
January	$665,267,865	$140,510,650	$125,660,361	$51,627,485	$177,287,846
February	666,977,865	140,720,700	125,859,360	49,762,379	175,721,739
March	669,007,865	140,790,200	125,957,235	47,706,139	173,663,374
April	671,477,865	141,036,150	126,054,415	45,750,649	171,805,064
May	672,197,865	140,949,900	125,970,955	44,448,421	170,419,376
June	673,422,865	141,310,150	126,267,575	42,969,884	169,237,459
July	676,247,865	142,508,900	127,221,391	40,706,183	167,927,574
August	681,742,865	146,089,650	129,708,040	38,835,019	168,543,059
September	683,125,865	149,839,200	133,790,690	37,543,649	171,334,339
October	684,660,865	151,229,100	135,093,378	36,842,328	171,935,706
November	684,755,865	152,950,350	136,753,837	35,430,721	172,184,558
December	685,515,865	155,283,700	138,605,343	34,388,264	172,993,607
1892.					
January	685,762,265	157,205,950	140,084,203	32,994,382	173,078,585
February	687,332,265	158,515,050	141,435,288	31,770,208	173,205,496
March	688,332,265	159,513,800	142,319,978	30,301,897	172,621,875
April	688,923,665	160,447,300	143,355,178	29,174,273	172,529,451
May	689,298,665	161,352,550	143,954,506	28,522,069	172,476,575
June	690,908,665	162,549,050	144,680,363	27,818,986	172,499,349
July	692,123,665	163,190,050	145,683,023	27,000,827	172,683,850
August	694,428,665	163,500,550	146,132,463	26,395,250	172,527,713
September	695,263,665	164,012,050	146,460,033	26,196,396	172,656,429
October	695,563,665	164,498,550	147,191,593	25,595,167	172,786,760
November	693,868,665	164,883,000	147,241,063	25,191,083	172,432,146
December	695,308,665	166,511,500	148,010,239	25,604,632	173,614,871
1893.					
January	695,148,665	168,247,000	150,526,651	23,877,773	174,404,424
February	696,089,665	169,282,300	151,197,221	23,194,032	174,391,253
March	696,149,665	171,094,550	152,887,461	22,534,927	175,422,388
April	695,949,665	172,229,050	153,860,416	22,234,128	176,094,544
May	695,554,665	173,258,800	155,142,318	21,723,296	176,865,614
June	698,454,665	174,539,050	156,028,010	21,136,245	177,164,255
July	698,824,665	176,588,250	151,900,919	20,812,773	178,713,692
August	699,034,665	182,617,850	163,221,294	20,533,854	183,755,148
September	697,963,165	204,096,200	178,636,718	20,343,650	198,980,368
October	698,128,165	209,407,100	187,864,985	20,825,595	208,690,580
November	695,953,165	209,416,350	188,016,228	21,295,765	209,311,993
December	695,703,165	208,942,100	187,697,826	21,250,279	208,948,105
1894.					
January	693,353,165	205,961,600	185,194,522	23,344,322	208,538,844
February	691,893,165	203,594,500	182,887,853	24,974,254	207,862,107
March	684,690,165	202,052,350	181,148,710	26,330,810	207,479,520
April	682,538,165	202,933,850	181,666,268	26,209,427	207,875,695
May	680,438,165	201,330,250	180,601,247	27,231,785	207,833,032
June	678,998,165	201,251,500	180,613,585	26,631,434	207,245,019
July	678,023,165	201,691,750	180,662,521	26,690,723	207,353,244
August	677,258,165	202,268,500	181,149,511	26,389,555	207,539,066
September	676,568,165	202,276,950	181,300,217	26,211,998	207,592,215
October	674,866,365	209,953,700	180,251,065	27,220,463	207,471,501
November	672,671,365	199,706,200	179,401,364	28,071,239	207,472,603
December	671,471,365	197,349,700	177,073,359	29,612,978	206,686,337
1895.					
January	670,906,365	196,707,700	176,667,467	29,938,243	206,605,710
February	669,156,365	195,826,100	175,674,250	29,623,321	205,297,571
March	668,146,365	197,116,200	176,485,663	28,558,588	205,043,651
April	667,193,265	201,176,700	179,847,383	27,693,828	207,541,211
May	665,893,265	204,356,800	182,534,324	27,185,526	209,719,850
June	665,123,265	206,652,300	184,969,578	26,509,138	211,478,716
July	666,363,265	207,680,800	186,062,098	25,628,937	211,691,035
August	664,659,265	207,832,800	186,577,433	24,794,612	211,372,045
September	664,855,265	209,447,550	187,990,343	24,348,857	212,339,200
October	664,425,265	210,196,550	188,605,877	24,255,057	212,860,934
November	664,136,915	211,717,806	190,180,961	23,706,669	213,887,630
December	664,091,915	212,048,950	190,469,526	23,491,072	213,960,598
1896.					
January	664,076,915	212,495,100	190,741,850	23,100,813	213,842,663
February	663,851,915	212,655,300	190,989,687	22,506,910	213,496,517
March	661,946,915	217,911,950	195,048,954	22,132,963	217,181,917
April	661,431,915	222,998,800	199,723,005	21,593,022	221,316,027
May	660,196,915	226,178,550	203,103,239	20,786,098	224,189,337
June	659,951,915	228,651,800	205,215,859	20,072,096	225,287,955

No. 18.—Authorized Capital Stock of the National Banks on the First Day of each Month, etc.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1896.					
July	$659,106,915	$228,915,950	$205,538,929	$20,461,618	$226,000,547
August	658,376,915	229,544,450	206,103,504	19,926,538	226,030,042
September	658,126,915	235,078,700	210,293,574	19,320,322	229,613,896
October	658,126,915	238,773,200	214,667,694	18,971,663	233,639,357
November	658,304,915	241,103,350	216,510,014	18,474,430	234,984,444
December	657,909,915	241,272,150	216,609,684	18,789,206	235,398,890
1897.					
January	655,334,915	240,236,150	215,860,307	19,812,810	235,673,117
February	654,174,915	237,190,100	213,186,712	21,907,950	235,094,662
March	653,719,895	234,797,800	210,915,414	23,320,912	234,236,326
April	650,808,395	233,693,350	209,767,702	24,027,439	233,795,141
May	648,613,395	232,606,300	208,768,549	24,119,434	232,887,983
June	646,788,395	230,928,050	207,139,382	24,736,459	231,875,841
July	643,474,517	230,471,550	206,690,339	24,751,347	231,441,686
August	641,229,395	230,111,300	206,498,957	24,345,299	230,844,256
September	639,488,295	229,471,100	205,755,976	24,837,697	230,593,673
October	638,903,295	229,348,550	205,604,781	25,205,779	230,810,560
November	638,015,295	227,742,550	203,925,680	26,205,325	230,131,005
December	636,310,295	225,359,300	201,735,572	27,898,644	229,634,216
1898.					
January	639,440,295	218,992,950	196,146,092	32,868,548	229,014,640
February	637,535,295	215,487,650	192,724,299	33,804,916	226,529,215
March	638,385,295	213,414,650	191,056,817	33,774,254	224,831,071
April	635,060,295	214,365,400	191,611,599	32,870,279	224,481,878
May	631,635,295	217,162,650	194,138,732	31,975,018	226,113,750
June	631,035,295	219,377,900	196,155,935	31,540,434	227,696,369
July	630,025,295	220,201,400	197,078,092	30,822,084	227,900,176
August	629,315,295	218,525,650	195,692,685	31,087,379	226,780,064
September	629,151,295	220,496,160	196,775,703	30,485,946	227,261,649
October	625,356,295	229,980,620	205,056,063	30,383,921	235,439,984
November	624,552,195	235,618,470	210,045,456	29,583,680	239,629,136
December	625,967,195	239,349,130	213,928,643	28,856,160	242,784,803
1899.					
January	622,482,195	239,943,050	214,016,087	29,801,782	243,817,869
February	613,076,895	236,479,840	211,041,300	32,282,926	243,324,226
March	612,831,895	236,075,690	211,155,017	31,830,065	242,985,082
April	610,313,895	234,433,890	209,925,989	33,208,903	243,134,892
May	609,053,895	232,167,910	207,966,287	34,850,421	242,796,708
June	610,028,895	230,600,310	206,305,955	35,840,834	242,146,789
July	607,871,245	229,688,110	205,264,095	36,086,776	241,350,871
August	609,292,245	230,464,110	205,767,805	35,855,748	241,623,553
September	608,033,045	230,663,610	206,173,350	35,980,547	242,153,897
October	607,418,045	231,515,510	207,314,172	36,058,050	243,372,222
November	608,528,045	232,463,160	207,920,774	35,145,850	243,066,624
December	608,368,045	234,221,460	209,161,902	34,680,165	243,842,067
1900.					
January	608,558,045	234,484,570	209,759,984	36,517,238	246,277,222
February	607,683,045	235,830,170	210,166,789	36,901,953	247,068,742
March	615,908,095	240,172,270	213,610,029	35,906,198	249,516,227
April	614,443,095	254,501,480	233,284,229	37,750,108	271,034,337
May	621,513,095	268,405,240	246,067,162	39,292,204	285,359,366
June	623,273,095	276,829,990	263,062,117	37,507,641	300,569,758
July	627,503,095	284,387,040	274,115,552	35,524,891	309,640,443
August	631,108,095	294,948,930	286,447,434	33,648,456	320,095,890
September	634,398,095	295,790,380	290,641,358	33,662,967	324,304,325
October	632,494,895	296,672,630	294,222,979	34,193,448	328,416,427
November	632,502,395	301,123,580	298,829,064	32,864,348	331,693,412
December	633,394,395	303,280,730	299,816,630	32,475,670	332,292,300
1901.					
January	635,309,395	312,832,830	308,294,673	31,846,501	340,141,174
February	636,734,395	318,422,980	315,721,579	31,100,292	346,821,871
March	638,381,695	321,374,830	319,217,048	29,438,207	348,655,255
April	639,961,695	323,176,980	320,840,456	29,260,949	350,101,405
May	643,006,695	323,988,880	321,975,989	28,788,268	350,764,257
June	644,751,695	325,928,280	323,538,216	28,044,373	351,582,589
July	647,666,695	326,219,230	323,890,683	29,851,503	353,742,186
August	659,556,695	329,348,430	327,039,374	29,113,529	356,152,903
September	660,206,695	330,279,930	328,406,351	29,012,804	357,419,155
October	661,851,695	330,721,930	328,845,066	29,985,481	358,830,547
November	663,224,195	329,833,930	328,198,613	31,713,070	359,911,683

No. 19.—Profit on National-Bank Circulation, Based on a Deposit of $100,000 Bonds, on October 31, 1898, 1899, 1900, and 1901.

[Prepared by the Government Actuary.]

1898.

Bonds.		Maximum circulation obtainable.	Receipts.			Deductions.							Net receipts.	Interest on cost of bonds at 6 per cent.	Profit on circulation in excess of 6 per cent on the investment.	
Class.	Market value.		Interest on circulation at 6 per cent.	Interest on bonds.	Gross receipts.	Tax.	Cost of redemption.	Express charges	Plates.	Agents' fees.	Sinking fund.	Total.			Amount.	Per cent.
2's of 1891	$98.5000	$90,000.00	$5,400.00	$2,000	$7,400.00	$900.00	$45.00	$3.00	$7.50	$7.00	.....	$962.50	$6,437.50	$5,910.00	*a* $527.50	0.535
3's of 1918	106.0625	90,000.00	5,400.00	3,000	8,400.00	900.00	45.00	3.00	7.50	7.00	$162.24	1,124.74	7,275.26	6,363.75	911.51	.859
4's of 1907	112.2500	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	1,093.93	2,056.43	7,343.57	6,735.00	608.57	.542
4's of 1925	128.1250	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	447.07	1,409.57	7,990.43	7,687.50	302.93	.236
5's of 1904	113.2500	90,000.00	5,400.00	5,000	10,400.00	900.00	45.00	3.00	7.50	7.00	2,165.87	3,128.37	7,271.63	6,795.00	476.63	.421
6's of 1898	102.5000	90,000.00	5,400.00	6,000	11,400.00	900.00	45.00	3.00	7.50	7.00	3,703.71	4,666.21	6,733.79	6,150.00	583.79	.570

1899.

2's of 1891	$100.5600	$90,000.00	$5,400.00	$2,000	$7,400.00	$900.00	$45.00	$3.00	$7.50	$7.00	.....	$962.50	$6,437.50	$6,030.00	*a* $407.50	0.405
3's of 1918	108.6250	90,000.00	5,400.00	3,000	8,400.00	900.00	45.00	3.00	7.50	7.00	$250.60	1,212.50	7,187.50	6,517.50	670.00	.677
4's of 1907	112.6250	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	1,391.50	2,354.60	7,046.00	6,757.50	288.50	.256
4's of 1925	130.2500	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	493.90	1,456.40	7,943.60	7,815.00	128.60	.099
5's of 1904	112.0000	90,000.00	5,400.00	5,000	10,400.00	900.00	45.00	3.00	7.50	7.00	2,445.35	3,407.85	6,992.15	6,720.00	272.15	.243

1900.

2's of 1930	$104.6480	$100,000.00	$6,000.00	$2,000	$8,000.00	$500.00	$45.00	$3.00	$7.50	$7.00	$58.52	$621.02	$7,378.98	$6,278.88	$1,100.10	1.051
3's of 1918	109.8830	100,000.00	6,000.00	3,000	9,000.00	1,000.00	45.00	3.00	7.50	7.00	1,011.00	2,073.50	6,926.50	6,592.98	333.52	.304
4's of 1907	115.2960	100,000.00	6,000.00	4,000	10,000.00	1,000.00	45.00	3.00	7.50	7.00	1,882.96	2,945.46	7,054.54	6,917.76	136.78	.119
4's of 1925	134.7530	100,000.00	6,000.00	4,000	10,000.00	1,000.00	45.00	3.00	7.50	7.00	643.90	1,706.40	8,293.60	8,085.18	208.42	.155
5's of 1904	113.2530	100,000.00	6,000.00	5,000	11,000.00	1,000.00	45.00	3.00	7.50	7.00	3,723.60	4,786.10	6,213.90	6,795.18	*b* 581.28	*b* .513

1901.

2's of 1930	$108.7120	$100,000.00	$6,000.00	$2,000	$8,000.00	$500.00	$45.00	$3.00	$7.50	$7.00	$117.94	$680.44	$7,319.56	$6,522.72	$796.84	0.733
3's of 1908	108.2580	100,000.00	6,000.00	3,000	9,000.00	1,000.00	45.00	3.00	7.50	7.00	1,001.37	2,063.87	6,936.13	6,495.48	440.65	.407
4's of 1907	111.7990	100,000.00	6,000.00	4,000	10,000.00	1,000.00	45.00	3.00	7.50	7.00	1,763.68	2,826.18	7,173.82	6,707.94	465.88	.417
4's of 1925	138.2610	100,000.00	6,000.00	4,000	10,000.00	1,000.00	45.00	3.00	7.50	7.00	766.92	1,829.42	8,170.58	8,295.66	*b* 125.08	*b* .090
5's of 1904	106.6390	100,000.00	6,000.00	5,000	11,000.00	1,000.00	45.00	3.00	7.50	7.00	2,777.82	3,840.32	7,159.68	6,398.34	761.34	.714

a This profit was somewhat greater than shown, but indeterminate, owing to uncertainty of date of maturity.

b Loss.

No. 20.—Changes in Capital, Bonds, and Circulation, by Geographical Divisions.

States and Territories.	Banks existing October 31, 1900.				Banks organized during year ended October 31, 1901.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	83	$10,858,500	$5,890,850	$5,890,850	1	$50,000	$25,000	$25,000
New Hampshire	55	5,500,000	4,430,900	4,430,900	1	100,000	25,000	25,000
Vermont	48	6,760,000	3,987,500	3,987,500				
Massachusetts	246	78,602,500	25,245,000	25,245,000	3	300,000	87,500	87,500
Rhode Island	45	14,880,250	5,263,000	5,263,000	1	500,000	50,000	50,000
Connecticut	84	20,546,020	10,038,000	10,038,000				
N. England States	561	137,147,270	54,855,250	54,855,250	6	950,000	187,500	187,500
New York	337	97,336,930	52,341,350	52,341,350	16	1,725,000	487,250	487,250
New Jersey	116	15,138,290	7,840,200	7,840,200	9	405,000	124,050	124,050
Pennsylvania	478	76,519,770	41,867,300	41,867,300	43	2,250,000	784,250	784,250
Delaware	20	2,158,985	883,500	883,500	1	25,000	7,000	7,000
Maryland	73	15,166,660	6,865,500	6,865,500	7	582,000	171,250	171,250
Dist. Columbia	12	3,027,000	1,420,000	1,420,000				
Eastern States	1,036	209,347,635	111,217,850	111,217,850	76	4,987,000	1,573,800	1,573,800
Virginia	45	5,216,000	3,686,750	3,686,750	4	130,000	82,500	82,500
West Virginia	41	3,878,000	2,286,800	2,286,800	6	185,000	90,500	90,500
North Carolina	31	3,046,000	1,503,850	1,503,850	6	175,000	69,000	69,000
South Carolina	18	2,095,500	1,509,000	1,509,000				
Georgia	30	4,356,000	2,637,500	2,637,500	5	165,000	42,750	42,750
Florida	17	1,255,000	720,000	720,000				
Alabama	30	3,555,000	1,899,500	1,899,500	9	377,500	117,250	117,250
Mississippi	12	980,000	942,500	942,500	2	100,000	25,000	25,000
Louisiana	21	3,292,750	1,885,000	1,885,000	6	600,000	125,250	125,250
Texas	232	19,919,051	7,756,180	7,756,180	59	2,400,000	869,800	869,800
Arkansas	7	1,070,000	285,000	285,000	3	75,000	18,750	18,750
Kentucky	81	12,875,900	7,313,750	7,313,750	4	200,000	100,000	100,000
Tennessee	51	7,352,645	3,309,000	3,309,000	5	155,000	39,500	39,500
Southern States	616	68,891,846	35,734,830	35,734,830	109	4,562,500	1,580,300	1,580,300
Ohio	279	46,673,125	21,466,300	21,466,300	23	2,325,000	1,320,500	1,320,500
Indiana	125	14,699,235	6,398,250	6,398,250	14	1,135,000	559,300	559,300
Illinois	241	35,897,765	15,053,750	15,053,750	15	735,000	410,300	410,300
Michigan	85	11,570,000	5,238,560	5,238,560	5	325,000	137,500	137,500
Wisconsin	88	10,321,370	4,156,820	4,156,820	8	250,000	83,500	83,500
Minnesota	86	12,749,600	3,786,900	3,786,900	13	350,000	123,000	123,000
Iowa	203	14,20 ,820	7,537,950	7,537,950	21	840,000	319,250	319,250
Missouri	67	17,950,000	11,722,900	11,722,900	6	1,235,000	1,135,500	1,135,500
Middle States	1,174	164,063,915	75,361,430	75,361,430	105	7,195,000	4,088,850	4,088,850
North Dakota	31	1,595,000	502,750	502,750	5	150,000	38,500	38,500
South Dakota	28	1,505,000	569,000	569,000	7	175,000	47,250	47,250
Nebraska	110	9,940,000	4,117,270	4,117,270	9	250,000	92,550	92,550
Kansas	111	8,429,600	4,243,200	4,243,200	8	250,000	81,500	81,500
Montana	21	2,305,000	920,750	920,750	2	275,000	106,500	106,500
Wyoming	14	885,000	409,250	409,250	1	25,000	6,250	6,250
Colorado	40	4,387,000	3,448,500	3,448,500	3	85,000	22,750	22,750
New Mexico	9	736,800	475,000	475,000	1	25,000	6,300	6,300
Oklahoma	27	953,200	535,300	535,300	22	675,000	246,050	246,050
Indian Territory	33	1,400,630	437,500	437,500	21	660,000	185,750	185,750
Western States	424	32,137,230	15,658,520	15,658,520	79	2,570,000	833,400	833,400
Washington	31	3,250,000	1,153,800	1,153,800	3	180,000	85,000	85,000
Oregon	26	2,370,600	1,086,050	1,086,050	3	75,000	26,750	26,750
California	39	11,012,560	4,578,000	4,578,000	7	1,060,000	412,500	412,500
Idaho	10	575,000	212,850	212,850	3	75,000	18,800	18,800
Utah	10	1,600,000	994,000	994,000				
Nevada	1	82,000	33,500	33,500				
Arizona	5	400,000	175,000	175,000	2	55,000	13,750	13,750
Alaska	1	50,000	12,500	12,500				
Hawaii	1	500,000	50,000	50,000	1	25,000	6,500	6,500
Pacific States	124	19,839,500	8,295,700	8,295,700	19	1,410,000	563,300	563,300
United States	3,935	631,427,396	301,123,580	301,123,580	394	21,674,500	8,827,150	8,827,150

No. 20.—Changes in Capital, Bonds, and Circulation, by Geographical Divisions—Continued.

States and Territories.	Increase in capital, bonds, and circulation of banks existing October 31, 1900, and number of banks concerned in such increase.				Total increase in capital, bonds, and circulation, and number of banks concerned in such increase.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	4	.....	$86,500	$86,500	5	$50,000	$111,500	$111,500
New Hampshire	18	.....	195,800	195,800	19	100,000	220,800	220,800
Vermont	7	$50,000	400,000	400,000	7	50,000	400,000	400,000
Massachusetts	76	.....	3,090,000	3,090,000	79	300,000	3,177,500	3,177,500
Rhode Island	9	.....	450,000	450,000	10	500,000	500,000	500,000
Connecticut	16	.....	550,600	550,600	16	.....	550,600	550,600
N. England States	130	50,000	4,772,900	4,772,900	136	1,000,000	4,960,400	4,960,400
New York	58	10,800,000	5,220,550	5,220,550	74	12,525,000	5,707,800	5,707,800
New Jersey	16	.....	782,500	782,500	25	405,000	906,550	906,550
Pennsylvania	101	3,690,000	3,746,100	3,746,100	144	5,940,000	4,530,350	4,530,350
Delaware	1	.....	7,000	7,000	2	25,000	14,000	14,000
Maryland	3	400,000	135,000	135,000	10	982,000	306,250	306,250
Dist. Columbia	1	.....	49,000	49,000	1	.....	49,000	49,000
Eastern States	180	14,890,000	9,940,150	9,940,150	256	19,877,000	11,513,950	11,513,950
Virginia	21	60,000	325,250	325,250	25	190,000	407,750	407,750
West Virginia	33	30,000	567,950	567,950	39	215,000	658,450	658,450
North Carolina	8	.....	211,000	211,000	14	175,000	280,000	280,000
South Carolina	1	50,000	50,000	50,000	1	50,000	50,000	50,000
Georgia	3	.....	46,500	46,500	8	165,000	89,250	89,250
Florida	2	.....	35,000	35,000	2	.....	35,000	35,000
Alabama	5	35,000	70,100	70,100	14	412,500	187,350	187,350
Mississippi	1	50,000	.....	.....	3	150,000	25,000	25,000
Louisiana	3	300,000	362,500	362,500	9	900,000	487,750	487,750
Texas	54	345,000	910,000	910,000	113	2,745,000	1,779,800	1,779,800
Arkansas	.....	.....	.....	.....	3	75,000	18,750	18,750
Kentucky	34	5,000	1,653,250	1,653,250	38	205,000	1,753,250	1,753,250
Tennessee	11	30,000	341,500	341,500	16	185,000	381,000	381,000
Southern States	176	905,000	4,573,050	4,573,050	285	5,467,500	6,153,350	6,153,350
Ohio	82	1,020,000	2,552,350	2,552,350	105	3,345,000	3,872,850	3,872,850
Indiana	24	720,000	495,750	495,750	38	1,855,000	1,055,050	1,055,050
Illinois	60	2,580,000	2,156,500	2,156,500	75	3,315,000	2,566,800	2,566,800
Michigan	18	.....	533,000	533,000	23	325,000	670,500	670,500
Wisconsin	19	.....	509,300	509,300	27	250,000	592,800	592,800
Minnesota	18	.....	389,700	389,700	31	350,000	512,700	512,700
Iowa	50	275,000	1,049,200	1,049,200	71	1,115,900	1,368,450	1,368,450
Missouri	30	1,125,000	3,883,000	3,883,000	36	2,360,000	5,018,500	5,018,500
Middle States	301	5,720,000	11,568,800	11,568,800	406	12,915,000	15,657,650	15,657,650
North Dakota	5	.....	187,500	187,500	10	150,000	226,000	226,000
South Dakota	1	.....	31,250	31,250	11	175,000	78,500	78,500
Nebraska	16	.....	286,050	286,050	25	250,000	378,600	378,600
Kansas	31	.....	785,450	785,450	39	250,000	866,950	866,950
Montana	1	100,000	50,000	50,000	3	375,000	156,500	156,500
Wyoming	5	.....	75,250	75,250	6	25,000	81,500	81,500
Colorado	5	.....	150,000	150,000	8	85,000	172,750	172,750
New Mexico	2	25,000	2,500	2,500	3	50,000	8,800	8,800
Oklahoma	2	50,000	62,500	62,500	24	725,000	308,550	308,550
Indian Territory	15	75,000	204,000	204,000	36	735,000	389,750	389,750
Western States	86	250,000	1,834,500	1,834,500	165	2,820,000	2,667,900	2,667,900
Washington	2	.....	50,000	50,000	5	180,000	135,000	135,000
Oregon	3	.....	70,500	70,500	6	75,000	97,250	97,250
California	19	.....	1,078,500	1,078,500	26	1,000,000	1,491,000	1,491,000
Idaho	.....	.....	.....	.....	3	75,000	18,800	18,800
Utah	3	.....	281,000	281,000	3	.....	281,000	281,000
Nevada	.....	.....	.....	.....	2	55,000	13,750	13,750
Arizona	.....	.....	.....	.....	.....	.....	.....	.....
Alaska	.....	.....	.....	.....	1	25,000	6,500	6,500
Hawaii	.....	.....	.....	.....	.....	.....	.....	.....
Pacific States	27	.....	1,480,000	1,480,000	46	1,410,000	2,043,300	2,043,300
United States	900	21,815,000	34,169,400	34,169,400	1294	43,489,500	12,996,550	12,996,550

No. 20.—Changes in Capital, Bonds, and Circulation, by Geographical Divisions—Continued.

States and Territories.	Decrease in capital, bonds, and circulation, with number of banks concerned in such decrease.							
	Failed and liquidating banks.				By banks existing October 31, 1900.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine					7	$400,000	$280,000	$280,000
New Hampshire					6	220,000	320,000	320,000
Vermont	1	$60,000	$20,000	$20,000	5	315,000	55,000	55,000
Massachusetts	1	200,000	109,000	109,000	32	1,600,000	1,966,500	1,966,500
Rhode Island	8	2,075,000	495,000	495,000	2		575,000	575,000
Connecticut	1	100,000	25,000	25,000	1	100,000		
N. England States	11	2,435,000	649,000	649,000	53	2,635,000	3,196,500	3,196,500
New York	8	3,710,000	2,263,000	2,263,000	19	215,000	1,682,500	1,682,500
New Jersey								
Pennsylvania	2	600,000	150,000	150,000	19		2,882,750	2,882,750
Delaware								
Maryland	1	200,000	100,000	100,000	8	50,000	1,023,000	1,023,000
Dist. Columbia								
Eastern States	11	4,510,000	2,513,000	2,513,000	46	265,000	5,588,250	5,588,250
Virginia	1	25,000	25,000	25,000				
West Virginia	1	75,000	75,000	75,000				
North Carolina	1	100,000	50,000	50,000	1		25,000	25,000
South Carolina	1	60,000	30,000	30,000	3		62,500	62,500
Georgia					2		150,000	150,000
Florida								
Alabama	2	300,000	75,000	75,000				
Mississippi					1		55,000	55,000
Louisiana								
Texas	3	175,000	118,750	118,750	7	82,700	218,500	218,500
Arkansas								
Kentucky					2	100,000	50,000	50,000
Tennessee					2	250,000	45,000	45,000
Southern States	9	735,000	373,750	373,350	18	432,700	606,000	606,000
Ohio	2	250,000	250,000	250,000	10	100,000	322,500	322,500
Indiana	2	125,000	50,000	50,000	2		20,000	20,000
Illinois					6	25,000	82,750	82,750
Michigan	4	250,000	181,500	181,500	1		31,500	31,500
Wisconsin					2		500,000	500,000
Minnesota	2	750,000	100,000	100,000	3	15,000	35,000	35,000
Iowa	2	150,000	37,500	37,500	3	100,000	75,000	75,000
Missouri	1	100,000	25,000	25,000	2	25,000	225,000	225,000
Middle States	13	1,625,000	644,000	644,000	29	265,000	1,291,750	1,291,750
North Dakota								
South Dakota					1	25,000		
Nebraska	1	50,000	18,750	18,750	6	45,000	212,000	212,000
Kansas					4	75,000	32,750	32,750
Montana	1	250,000	50,000	50,000				
Wyoming	1	25,000	25,000	25,000	1		12,500	12,500
Colorado								
New Mexico								
Oklahoma								
Indian Territory								
Western States	3	325,000	93,750	93,750	12	145,000	257,250	257,250
Washington	3	170,000	50,000	50,000	1	10,000		
Oregon								
California								
Idaho								
Utah								
Nevada								
Arizona								
Alaska								
Hawaii								
Pacific States	3	170,000	50,000	50,000	1	10,000		
United States	50	9,800,000	4,323,500	4,323,500	159	3,752,700	10,939,750	10,939,750

No. 20.—Changes in Capital, Bonds, and Circulation, by Geographical Divisions—Continued.

States and Territories.	Increase and decrease during year ended October 31, 1901.					
	Total increase.			Total decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	$50,000	$111,500	$111,500	$400,000	$280,000	$280,000
New Hampshire	100,000	220,800	220,800	220,000	320,000	320,000
Vermont	50,000	400,000	400,000	375,000	75,000	75,000
Massachusetts	300,000	3,177,500	3,177,500	1,800,000	2,075,500	2,075,500
Rhode Island	500,000	500,000	500,000	2,975,000	1,070,000	1,070,000
Connecticut	.....	550,600	550,600	200,000	25,000	25,000
New England States	1,000,000	4,960,400	4,960,400	5,070,000	3,845,500	3,845,500
New York	12,525,000	5,707,800	5,707,800	3,925,000	3,945,500	3,945,500
New Jersey	405,000	906,550	906,550	.....	.....	.....
Pennsylvania	5,940,000	4,530,350	4,530,350	600,000	3,032,750	3,032,750
Delaware	25,000	14,000	14,000	.....	.....	.....
Maryland	982,000	306,250	306,250	250,000	1,123,000	1,123,000
District of Columbia	.....	49,000	49,000	.....	.....	.....
Eastern States	19,877,000	11,513,950	11,513,950	4,775,000	8,101,250	8,101,250
Virginia	190,000	407,750	407,750	25,000	25,000	25,000
West Virginia	215,000	658,450	658,450	75,000	75,000	75,000
North Carolina	175,000	280,000	280,000	100,000	75,000	75,000
South Carolina	50,000	50,000	50,000	60,000	92,500	92,500
Georgia	165,000	89,250	89,250	.....	150,000	150,000
Florida	.....	35,000	35,000	.....	.....	.....
Alabama	412,500	187,350	187,350	300,000	75,000	75,000
Mississippi	150,000	25,000	25,000	.....	55,000	55,000
Louisiana	900,000	487,750	487,750	.....	.....	.....
Texas	2,745,000	1,779,800	1,779,800	257,700	337,250	337,250
Arkansas	75,000	18,750	18,750	.....	.....	.....
Kentucky	205,000	1,753,250	1,753,250	100,000	50,000	50,000
Tennessee	185,600	381,000	381,000	250,000	45,000	45,000
Southern States	5,467,500	6,153,350	6,153,350	1,167,700	979,750	979,750
Ohio	3,345,000	3,872,850	3,872,850	350,000	572,500	572,500
Indiana	1,855,000	1,055,050	1,055,050	125,000	70,000	70,000
Illinois	3,315,000	2,566,800	2,566,800	25,000	82,750	82,750
Michigan	325,000	670,500	670,500	250,000	213,000	213,000
Wisconsin	250,000	592,800	592,800	.....	500,000	500,000
Minnesota	350,000	512,700	512,700	765,000	135,000	135,000
Iowa	1,115,000	1,368,450	1,368,450	250,000	112,500	112,500
Missouri	2,360,000	5,018,500	5,018,500	125,000	250,000	250,000
Middle States	12,915,000	15,657,650	15,657,650	1,890,000	1,935,750	1,935,750
North Dakota	150,000	226,000	226,000	.....	.....	.....
South Dakota	175,000	78,500	78,500	25,000	.....	.....
Nebraska	250,000	378,600	378,600	95,000	230,750	230,750
Kansas	250,000	866,950	866,950	75,000	32,750	32,750
Montana	375,000	156,500	156,500	250,000	50,000	50,000
Wyoming	25,000	81,500	81,500	25,000	37,500	37,500
Colorado	85,000	172,750	172,750	.....	.....	.....
New Mexico	50,000	8,800	8,800	.....	.....	.....
Oklahoma	725,000	308,550	308,550	.....	.....	.....
Indian Territory	735,000	389,750	389,750	.....	.....	.....
Western States	2,820,000	2,667,900	2,667,900	470,000	351,000	351,000
Washington	180,000	135,000	135,000	180,000	50,000	50,000
Oregon	75,000	97,250	97,250	.....	.....	.....
California	1,000,000	1,491,000	1,491,000	.....	.....	.....
Idaho	75,000	18,800	18,800	.....	.....	.....
Utah	.....	281,000	281,000	.....	.....	.....
Nevada	.....	.....	.....	.....	.....	.....
Arizona	55,000	13,750	13,750	.....	.....	.....
Alaska	.....	.....	.....	.....	.....	.....
Hawaii	25,000	6,500	6,500	.....	.....	.....
Pacific States	1,410,000	2,043,300	2,043,300	180,000	50,000	50,000
United States	43,489,500	42,996,550	42,996,550	13,552,700	15,263,250	15,263,250

No. 20.—Changes in Capital, Bonds, and Circulation, by Geographical Divisions—Continued.

States and Territories.	Net increase and decrease in capital, bonds, and circulation.					
	Net increase.			Net decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine				$350,000	$168,500	$168,500
New Hampshire				120,000	99,200	99,200
Vermont		$325,000	$325,000	325,000		
Massachusetts		1,102,000	1,102,000	1,500,000		
Rhode Island				1,575,000	570,000	570,000
Connecticut		525,600	525,600	200,000		
New England States		1,952,600	1,952,600	4,070,000	837,700	837,700
New York	$8,600,000	1,762,300	1,762,300			
New Jersey	465,000	906,550	906,550			
Pennsylvania	5,340,000	1,497,600	1,497,600			
Delaware	25,000	14,000	14,000			
Maryland	732,000				816,750	816,750
District of Columbia		49,000	49,000			
Eastern States	15,102,000	4,229,450	4,229,450		816,750	816,750
Virginia	165,000	382,750	382,750			
West Virginia	146,000	583,450	583,450			
North Carolina	75,000	205,000	205,000			
South Carolina				10,000	42,500	42,500
Georgia	165,000				60,750	60,750
Florida		35,000	35,000			
Alabama	112,500	112,350	112,350			
Mississippi	150,000				30,000	30,000
Louisiana	900,000	487,750	487,750			
Texas	2,487,300	1,442,550	1,442,550			
Arkansas	75,000	18,750	18,750			
Kentucky	105,000	1,703,250	1,703,250			
Tennessee		336,000	336,000	65,000		
Southern States	4,374,800	5,306,850	5,306,850	75,000	133,250	133,250
Ohio	2,995,000	3,300,350	3,300,350			
Indiana	1,730,000	985,050	985,050			
Illinois	3,290,000	2,484,050	2,484,050			
Michigan	75,000	457,500	457,500			
Wisconsin	250,000	92,800	92,800			
Minnesota		377,700	377,700	415,000		
Iowa	865,000	1,255,950	1,255,950			
Missouri	2,255,000	4,768,500	4,768,500			
Middle States	11,440,000	13,721,900	13,721,900	415,000		
North Dakota	150,000	226,000	226,000			
South Dakota	150,000	78,500	78,500			
Nebraska	155,000	147,850	147,850			
Kansas	175,000	834,200	834,200			
Montana	125,000	106,500	106,500			
Wyoming		44,000	44,000			
Colorado	85,000	172,750	172,750			
New Mexico	50,000	8,800	8,800			
Oklahoma	725,000	308,550	308,550			
Indian Territory	735,000	389,750	389,750			
Western States	2,350,000	2,316,900	2,316,900			
Washington		85,000	85,000			
Oregon	75,000	97,250	97,250			
California	1,000,000	1,491,000	1,491,000			
Idaho	75,000	18,800	18,800			
Utah		281,000	281,000			
Nevada						
Arizona	55,000	13,750	13,750			
Alaska						
Hawaii	25,000	6,500	6,500			
Pacific States	1,230,000	1,993,300	1,993,300			
United States	34,496,800	29,521,000	29,521,000	4,560,000	1,787,700	1,787,700

No. 21.—Decrease or Increase of National-Bank Circulation During Each of the Years ended October 31, 1893 to 1901, Inclusive, and the Amount of Lawful Money on Deposit at the End of Each Year.

Net circulation outstanding October 31, 1893		$188,046,228
National-bank notes outstanding October 31, 1894, including notes of national gold banks	$207,565,090	
Less lawful money on deposit at same date, including deposits of national gold banks	28,163,726	
		179,401,361
Net increase of circulation		8,644,867
Net outstanding as above October 31, 1894		179,401,361
National-bank notes outstanding October 31, 1895, including notes of national gold banks	213,887,630	
Less lawful money on deposit at same date, including deposits of national gold banks	23,706,669	
		190,180,961
Net increase of circulation		10,779,597
Net outstanding as above October 31, 1895		190,180,961
National-bank notes outstanding October 31, 1896, including notes of national gold banks	234,984,444	
Less lawful money on deposit at same date, including deposits of national gold banks	18,474,430	
		216,510,014
Net increase of circulation		26,329,053
Net outstanding as above October 31, 1896		216,510,011
National-bank notes outstanding October 31, 1897, including notes of national gold banks	230,131,005	
Less lawful money on deposit at same date, including deposits of national gold banks	26,205,325	
		203,925,680
Net decrease of circulation		12,584,334
Net outstanding as above October 31, 1897		203,925,680
National-bank notes outstanding October 31, 1898, including notes of national gold banks	239,629,136	
Less lawful money on deposit at same date, including deposits of national gold banks	29,583,680	
		210,045,456
Net increase of circulation		6,119,776
Net outstanding as above October 31, 1898		210,045,456
National-bank notes outstanding October 31, 1899, including notes of national gold banks	243,066,624	
Less lawful money on deposit at same date, including deposits of national gold banks	35,145,850	
		207,920,774
Net decrease of circulation		2,124,682
Net outstanding as above October 31, 1899		207,920,774
National-bank notes outstanding October 31, 1900, including notes of national gold banks	331,693,412	
Less lawful money on deposit at same date, including deposits of national gold banks	32,864,348	
		298,829,064
Net increase of circulation		90,908,290
Net outstanding as above October 31, 1900		298,829,064
National-bank notes outstanding October 31, 1901, including notes of national gold banks	359,911,683	
Less lawful money on deposit at same date, including deposits of national gold banks	31,713,070	
		328,198,613
Net increase of circulation		29,369,549

No. 22.—National-Bank Circulation Issued, the Amount of Lawful Money Deposited in the United States Treasury to Retire National-Bank Circulation from June 20, 1874, to October 31, 1901, and Amount Remaining on Deposit, by States, at Latter Date.

States and Territories.	Additional circulation issued since June 20, 1874.	Lawful money deposited to retire national-bank circulation since June 20, 1874.				Lawful money on deposit with the United States Treasurer at date.
		For redemption of notes of liquidating banks.	To retire circulation under act of June 20, 1874.	To retire circulation under act of July 12, 1882.	Total deposits.	
Maine	$7,723,088	$1,010,505	$6,206,107	$2,658,757	$9,875,369	$485,342
New Hampshire	5,501,815	799,216	3,481,805	1,532,067	5,813,088	345,974
Vermont	6,727,495	1,139,587	6,033,697	2,025,177	9,198,461	346,840
Massachusetts	76,454,561	6,033,390	76,439,233	24,916,869	107,389,492	4,793,933
Rhode Island	11,422,805	2,073,589	11,948,543	5,839,792	19,861,924	1,737,335
Connecticut	17,333,427	1,275,133	16,307,975	6,422,835	24,005,943	529,316
New York	111,575,128	14,685,661	80,295,433	15,801,616	110,780,710	5,956,986
New Jersey	12,599,060	1,431,988	10,165,038	3,261,021	14,858,047	386,203
Pennsylvania	77,911,487	6,015,526	52,648,434	16,337,284	75,001,254	4,341,578
Delaware	1,331,977	.....	1,157,401	487,462	1,644,863	62,481
Maryland	11,494,800	506,057	9,655,434	3,649,209	13,810,700	1,130,485
Dist. Columbia	1,923,380	682,157	1,061,910	209,427	1,953,494	156,084
Virginia	5,834,720	1,278,869	3,033,715	808,495	5,121,079	163,434
West Virginia	3,329,164	1,026,987	1,124,940	567,353	2,719,280	145,076
North Carolina	3,249,730	659,580	2,393,769	165,533	3,218,882	121,842
South Carolina	1,891,170	142,955	2,174,001	194,584	2,511,540	93,802
Georgia	3,671,430	707,955	2,087,952	599,043	3,394,950	285,853
Florida	1,032,290	209,638	50,780	15,050	275,468	13,162
Alabama	2,815,695	466,956	1,436,840	240,219	2,144,015	106,140
Mississippi	1,011,750	102,200	95,950	.....	198,150	69,240
Louisiana	4,841,637	817,101	3,991,603	976,137	5,784,841	162,328
Texas	12,410,415	1,733,291	1,920,193	134,310	3,787,794	414,841
Arkansas	824,450	185,015	421,119	70,456	676,590	40,648
Kentucky	17,813,408	2,588,846	11,565,538	1,606,228	15,760,612	986,722
Tennessee	5,103,375	1,313,121	2,273,706	511,148	4,097,975	196,877
Missouri	21,851,585	2,679,115	7,959,759	617,914	11,256,788	893,840
Ohio	44,132,467	9,061,891	27,408,511	5,372,591	41,842,993	2,640,438
Indiana	13,717,419	5,977,991	13,158,980	1,500,686	20,637,567	671,987
Illinois	24,675,383	5,655,557	13,152,669	1,988,765	20,796,991	1,123,838
Michigan	10,387,490	4,406,529	6,477,238	506,953	11,390,720	532,282
Wisconsin	8,129,070	1,688,875	4,590,949	669,867	6,949,691	803,820
Iowa	12,196,748	2,396,625	5,488,100	834,022	8,718,747	337,383
Minnesota	5,955,476	1,515,620	2,769,878	533,032	4,818,530	222,667
Kansas	7,453,654	2,572,085	1,261,825	112,765	3,946,675	273,524
Nebraska	6,728,317	1,191,169	1,786,319	256,233	3,233,721	350,762
Nevada	79,000	34,960	13,500	.....	48,460	7,058
Oregon	1,531,230	298,583	214,610	82,450	595,643	60,917
Colorado	5,016,395	991,860	742,445	300,595	2,034,900	132,773
Idaho	345,805	61,875	114,018	14,762	190,655	7,692
Montana	1,883,035	661,479	402,155	36,436	1,100,070	99,767
Wyoming	592,140	111,050	71,700	12,090	194,840	39,164
North Dakota	1,337,080	353,060	224,670	12,730	590,460	38,950
South Dakota	1,170,010	397,420	181,485	9,055	587,960	78,008
Washington	2,675,972	960,086	459,851	7,377	1,427,314	119,516
California	8,513,330	524,290	1,436,550	104,980	2,065,820	72,705
Utah	1,717,300	271,631	527,547	42,903	842,081	22,895
New Mexico	699,320	169,130	295,200	16,520	480,850	19,787
Arizona	267,190	50,590	2,950	.....	53,540	650
Oklahoma	842,100	44,300	.....	.....	44,300	3,335
Indian Territory	862,750	10,750	5,000	.....	15,750	7,820
Alaska	12,500	.....	.....	.....	.....	.....
Hawaii	50,000	.....	.....	.....	.....	.....
Lawful money deposited prior to June 20, 1874, and remaining at that date	.....	.....	.....	.....	3,813,675	.....
Total	a588,650,723	88,971,854	396,715,025	102,062,798	591,563,352	b31,634,100

a Includes circulation issued under act of July 12, 1882.
b Exclusive of $78,970 on deposit to retire circulation of national gold banks.

No. 23.—National-Bank Notes Outstanding, the Amount of Lawful Money on Deposit with the Treasurer of the United States to Redeem National-Bank Notes, and the Kinds and Amounts of United States Bonds on Deposit to Secure Circulation and Public Deposits on October 31, 1901, with the Changes during the Preceding Year and the Preceding Month.

National-bank notes, lawful money.	Circulation based on U. S. bonds.		Circulation secured by lawful money.		Total circulation.	
	Oct. 31, 1900.	Sept. 30, 1901.	Oct. 31, 1900.	Sept. 30, 1901.	Oct. 31, 1900.	Sept. 30, 1901.
Total amount outstanding at the dates named at head of column	$298,829,065	$328,845,067	$32,864,348	$29,985,481	$331,693,413	$358,830,548
Additional circulation issued during the intervals					44,221,548	2,410,320
To new banks	8,966,400	560,900				
To banks increasing circulation	35,255,148	1,849,420				
Lawful money deposited since dates named at head of column					14,860,248	3,006,555
By insolvent banks			544,216	2,358		
By liquidating banks			3,761,139	824,755		
By banks retiring circulation under section 6 of the act of July 12, 1882			113,765	16,202		
By reducing banks			10,381,128	2,163,240		
Aggregate issues and deposits to October 31, 1901	343,050,613	331,255,387	47,664,596	32,992,036	390,715,209	364,247,423
LAWFUL MONEY.						
Circulation retired during the intervals by withdrawal of bonds by active banks and redemption of notes of inactive banks					30,803,526	4,335,740
By insolvent banks	529,240		757,303	78,285		
By liquidating banks	3,163,667	802,745	2,621,104	318,372		
By banks retiring circulation under section 6 of the act of July 12, 1882			655,422	62,798		
By reducing banks	11,158,992	2,254,028	11,917,698	819,512		
Aggregate notes retired since dates named at head of column	14,851,999	3,056,773	15,951,527	1,278,967		
Circulation outstanding Oct. 31, 1901	328,198,614	328,198,614	31,713,069	31,713,069	359,911,683	*a* 359,911,683
Increase in circulation since dates named at head of column	29,369,549			1,727,588	28,218,270	1,081,135
Decrease in circulation since dates named at head of column		646,453	1,151,279			

United States registered bonds on deposit.	To secure circulating notes.	To secure public deposits.
Funded loan of 1891	$12,500	
Funded loan of 1907, 4 percents	6,032,000	$7,286,600
Five percents, loan of 1904	268,500	556,000
Four percents, loan of 1925	2,911,100	11,153,950
Three percents, loan of 1908-1918	3,983,780	6,458,300

United States registered bonds on deposit.	To secure circulating notes.	To secure public deposits.
Two percents, consols of 1930	$316,625,650	$83,836,900
District of Columbia 3.65's—1924		965,000
Total on deposit October 31, 1901	329,833,930	110,256,750

a Circulation of national gold banks, included, $78,970.

No. 24.—Yearly Increase or Decrease in National-Bank Circulation from January 14, 1875, to October 31, 1900, and Quarterly Increase or Decrease for the Year Ended October 31, 1901.

Date.	Issued.	Retired.	Increased.	Decreased.
From January 14 to January 31, 1875	$537,580	$255,600	$281,980	
1875	12,953,695	18,167,436		$5,213,741
1876	7,777,710	28,413,265		20,635,555
1877	19,842,985	16,208,201	3,634,784	
1878	12,663,160	9,031,558	3,631,602	
1879	27,126,235	6,967,199	20,159,036	
1880	8,347,190	6,880,458	1,466,732	
1881	34,370,050	15,697,878	18,672,172	
1882	21,427,900	20,694,838	733,062	
1883	12,669,620	24,920,477		12,250,857
1884	8,888,944	30,990,730		22,101,786
1885	17,628,924	26,206,200		8,577,276
1886	8,979,959	32,871,849		23,891,890
1887	16,064,424	42,933,463		26,869,039
1888	15,924,157	52,430,030		36,505,873
1889	5,768,180	40,340,254		34,572,074
1890	9,534,400	28,382,190		18,847,790
1891	18,934,355	21,235,457		2,301,102
1892	12,867,044	11,624,877	1,242,167	
1893	41,584,000	8,095,313	33,488,687	
1894	10,890,492	13,008,267		2,117,775
1895	20,752,231	12,526,159	8,226,072	
1896	31,714,656	9,843,648	21,871,008	
1897	7,008,014	14,613,787		7,605,773
1898	34,682,825	17,087,925	17,594,900	
1899	19,110,552	15,198,118	3,912,434	
1900	101,645,393	16,537,068	85,108,325	
Total	539,694,675	541,162,245	229,022,961	221,490,531
January 31, 1901	35,284,980	3,995,399	31,289,581	
April 30, 1901	30,188,790	4,712,179	25,476,611	
July 31, 1901	31,092,360	3,792,744	27,299,616	
October 31, 1901	26,534,070	3,451,205	23,082,865	
Grand total	662,794,875	557,113,772	327,171,634	221,490,531

No. 25.—National-Bank Notes Issued, Redeemed, and Outstanding, by Denominations and Amounts, on October 31 in each Year from 1864 to 1901, inclusive.

Years		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.	Total.	Issued during current year.
1864	Issued			$26,924,100	$19,708,260	$6,536,920	$2,491,300	$2,903,400	$250,000		$58,813,980	$58,813,980
	Redeemed											
	Outstanding			26,924,100	19,708,260	6,536,920	2,491,300	2,903,400	250,000		58,813,980	
1865	Issued	$2,020,167	$1,346,778	84,796,000	53,493,210	28,209,500	10,349,700	15,033,600	5,446,500	$4,404,000	205,099,455	146,285,475
	Redeemed			104,820	195,800	26,580	46,550	89,500		1,000	464,250	
	Outstanding	2,020,167	1,346,778	84,691,180	53,297,410	28,182,920	10,303,150	14,944,100	5,446,500	4,403,000	204,635,205	
1866	Issued	7,699,182	5,156,012	111,115,620	75,807,000	42,278,700	16,473,700	24,657,500	6,669,500	4,728,000	294,585,214	89,485,759
	Redeemed	7,680	11,700	153,175	225,390	42,060	76,050	172,760	302,500	507,000	1,498,255	
	Outstanding	7,691,502	5,144,312	110,962,445	75,581,610	42,236,640	16,397,650	24,484,800	6,367,000	4,221,000	293,086,959	
1867	Issued	8,396,179	5,622,722	113,535,300	77,899,270	43,615,720	17,469,850	26,243,600	6,691,500	4,728,000	304,202,141	9,616,927
	Redeemed	58,606	42,356	753,855	510,620	198,080	432,300	877,000	671,500	1,563,000	5,107,317	
	Outstanding	8,337,573	5,580,366	112,781,445	77,388,650	43,417,640	17,037,550	25,366,600	6,020,000	3,165,000	299,094,824	
1868	Issued	8,947,798	5,990,468	115,738,140	79,227,620	44,430,700	17,775,450	26,766,600	6,744,500	4,746,000	310,367,276	6,165,135
	Redeemed	272,997	156,016	2,515,095	1,300,500	759,760	880,950	1,598,000	909,000	1,858,000	10,250,318	
	Outstanding	8,674,801	5,834,452	113,223,045	77,927,120	43,670,940	16,894,500	25,168,600	5,835,500	2,888,000	300,116,958	
1869	Issued	9,663,584	6,468,392	118,674,740	81,107,820	45,490,040	18,205,350	27,526,300	6,838,500	4,769,000	318,743,726	8,376,450
	Redeemed	973,427	497,538	5,146,030	2,847,390	1,496,400	1,502,050	2,708,100	1,347,000	2,501,000	19,018,935	
	Outstanding	8,690,157	5,970,854	113,528,710	78,260,430	43,993,640	16,703,300	24,818,200	5,491,500	2,268,000	299,724,791	
1870	Issued	10,543,693	7,256,558	124,376,620	85,118,950	48,208,980	19,180,600	28,667,200	6,980,000	4,779,000	335,411,601	16,667,875
	Redeemed	2,752,688	1,437,318	9,035,250	5,060,560	2,701,960	2,501,050	4,587,500	2,096,000	3,380,000	33,552,326	
	Outstanding	8,091,005	5,819,240	115,341,370	80,058,390	45,507,020	16,679,550	24,079,700	4,884,000	1,399,000	301,859,275	
1871	Issued	12,673,867	8,482,434	142,195,820	98,246,300	56,132,040	21,806,850	32,365,500	7,326,500	4,843,000	384,072,311	48,669,710
	Redeemed	5,471,799	3,114,890	17,014,975	9,689,570	5,076,520	4,277,250	7,846,100	3,078,000	4,028,000	59,597,104	
	Outstanding	7,202,068	5,367,544	125,180,845	88,556,730	51,055,520	17,529,600	24,519,400	4,248,500	815,000	324,475,207	
1872	Issued	14,297,360	9,565,256	159,666,740	112,534,520	64,513,760	24,859,950	36,779,700	7,810,500	4,933,600	434,960,786	50,888,475
	Redeemed	7,919,388	4,816,778	29,803,335	16,997,020	8,777,040	6,309,000	11,098,900	3,933,500	4,315,000	93,969,961	
	Outstanding	6,377,972	4,748,478	129,863,405	95,537,500	55,736,720	18,550,950	25,680,800	3,877,000	618,000	340,990,825	
1873	Issued	15,526,189	10,390,222	174,472,280	125,603,990	72,164,380	27,987,100	41,661,000	8,233,000	5,158,000	481,196,161	46,235,375
	Redeemed	9,891,606	6,241,446	45,709,815	25,730,700	13,061,420	8,448,800	14,405,700	4,829,000	4,530,000	132,848,487	
	Outstanding	5,634,583	4,148,776	128,762,465	99,873,290	59,102,960	19,538,300	27,255,300	3,404,000	628,000	348,347,674	
1874	Issued	16,550,259	11,078,226	196,215,680	133,370,760	79,242,180	33,348,500	49,250,200	8,657,000	5,250,000	532,962,805	51,766,644
	Redeemed	11,143,606	7,110,038	65,208,025	39,127,070	19,832,160	11,577,800	19,657,200	5,838,000	4,683,000	184,176,899	
	Outstanding	5,406,653	3,968,188	131,007,655	94,243,690	59,410,020	21,770,700	29,593,000	2,819,000	567,000	348,785,906	

1875...	Issued	18,048,176	12,079,504	235,275,920	174,105,070	105,921,280	44,209,250	64,585,800	9,223,000	5,540,000	668,388,000	136,025,195
	Redeemed	14,092,126	9,233,246	124,633,860	76,085,320	40,489,280	19,051,850	29,942,800	7,236,500	5,047,000	325,811,982	
	Outstanding	3,956,050	2,846,258	110,642,060	98,019,750	65,432,000	25,157,400	34,643,000	1,986,500	493,000	343,176,018	
1876...	Issued	18,851,264	12,614,896	258,917,640	200,086,520	121,729,840	49,281,750	71,092,000	9,345,500	5,549,000	747,468,410	78,480,410
	Redeemed	15,556,708	10,249,092	161,910,280	103,692,140	57,444,920	25,789,200	39,578,500	8,108,500	5,272,000	427,601,340	
	Outstanding	3,294,556	2,365,804	97,007,360	96,394,380	64,284,920	23,492,550	31,513,500	1,237,000	277,000	319,867,070	
1877	Issued	20,618,024	13,793,936	284,084,240	222,660,640	135,525,060	53,990,050	76,733,700	9,996,000	5,678,000	823,079,650	75,611,240
	Redeemed	16,815,568	11,111,052	190,579,340	124,347,790	70,470,560	31,733,950	47,931,700	8,807,500	5,411,000	507,208,460	
	Outstanding	3,802,456	2,682,884	93,504,900	98,312,850	65,054,500	22,256,100	28,802,000	1,188,500	267,000	315,871,190	
1878...	Issued	22,480,415	15,035,530	305,956,440	241,572,930	146,883,340	57,379,900	81,292,300	10,090,000	6,214,000	886,904,855	63,825,205
	Redeemed	18,194,196	12,053,384	213,417,165	138,591,490	79,063,560	36,411,100	54,185,900	9,447,500	5,900,000	567,264,295	
	Outstanding	4,286,219	2,982,146	92,539,275	102,981,440	67,819,780	20,968,800	27,106,400	642,500	314,000	319,640,560	
1879...	Issued	23,169,677	15,495,038	327,892,200	259,042,230	157,399,020	60,589,050	85,074,000	10,270,000	6,350,000	945,281,215	58,376,360
	Redeemed	19,600,477	13,002,540	229,980,380	149,305,990	85,146,860	39,263,150	58,160,400	9,643,500	6,057,000	619,160,297	
	Outstanding	3,569,200	2,492,498	97,911,820	109,736,240	72,252,160	21,325,900	26,913,600	626,500	293,000	335,120,918	
1880...	Issued	23,169,677	15,495,038	345,659,880	272,031,680	165,327,960	62,694,250	87,951,000	10,366,500	6,373,000	989,068,985	43,787,770
	Redeemed	20,875,215	13,887,778	245,749,120	158,211,100	90,096,400	41,274,950	61,060,100	9,742,000	6,124,000	647,020,663	
	Outstanding	2,294,462	1,607,260	99,910,760	113,820,580	75,231,560	21,419,300	26,890,900	624,500	249,000	342,048,322	
1881	Issued	23,169,677	15,495,038	368,062,520	294,775,190	178,816,340	67,879,700	95,973,200	10,964,500	7,154,000	1,062,290,165	73,221,180
	Redeemed	21,838,565	14,572,868	267,582,440	173,466,350	98,099,840	44,594,500	66,020,200	10,247,500	6,943,000	703,365,263	
	Outstanding	1,331,112	922,170	100,480,080	121,308,840	80,716,500	23,285,200	29,953,000	717,000	211,000	358,924,902	
1882...	Issued	23,169,677	15,495,038	393,487,120	320,422,600	195,035,680	72,667,200	103,513,800	11,378,500	7,197,000	1,142,366,615	80,076,450
	Redeemed	22,353,877	14,968,280	296,566,165	197,709,340	111,434,140	49,009,100	71,913,000	10,440,000	6,990,000	781,383,902	
	Outstanding	815,800	526,758	96,920,955	122,713,260	83,601,540	23,658,100	31,600,800	938,500	207,000	360,982,713	
1883...	Issued	23,169,677	15,495,038	417,236,040	345,440,860	211,576,920	77,801,450	111,474,200	11,566,500	7,287,000	1,221,047,685	78,681,070
	Redeemed	22,593,909	15,141,806	325,712,835	227,123,550	128,492,760	54,535,150	78,912,500	10,683,500	7,092,000	870,288,010	
	Outstanding	575,768	353,232	91,523,205	118,317,310	83,084,160	23,266,300	32,561,700	883,000	195,000	350,759,675	
1884...	Issued	23,169,677	15,495,038	440,505,940	371,821,020	228,841,820	83,051,500	119,977,000	11,853,000	7,379,000	1,302,093,995	81,046,310
	Redeemed	22,671,936	15,206,570	355,196,785	260,501,070	149,635,240	60,828,650	87,454,300	10,990,500	7,156,000	969,641,051	
	Outstanding	497,741	288,468	85,309,155	111,319,950	79,206,580	22,222,850	32,522,700	862,500	223,000	332,452,944	
1885...	Issued	23,169,677	15,495,038	466,042,000	398,040,010	246,363,460	87,927,650	128,770,600	11,947,000	7,379,000	1,385,134,435	83,040,440
	Redeemed	22,731,963	15,257,754	384,085,330	293,828,720	171,275,940	67,288,100	97,192,200	11,363,500	7,238,000	1,070,261,507	
	Outstanding	437,714	237,284	81,956,670	104,211,290	75,087,520	20,639,550	31,578,400	583,500	141,000	314,872,928	
1886...	Issued	23,169,677	15,495,038	488,336,800	416,959,700	258,912,360	90,759,700	134,202,100	11,947,000	7,379,000	1,447,161,375	62,026,940
	Redeemed	22,757,987	15,279,612	405,546,320	317,672,780	187,957,120	72,565,050	105,533,000	11,569,000	7,290,000	1,146,170,869	
	Outstanding	411,690	215,426	82,790,480	99,286,920	70,955,240	18,194,650	28,669,100	378,000	89,000	300,990,506	
1887	Issued	23,169,677	15,495,038	502,277,620	427,627,990	266,022,900	92,481,650	137,516,600	11,947,000	7,379,000	1,483,917,475	36,756,100
	Redeemed	22,776,403	15,293,440	425,853,955	337,999,280	201,838,860	76,807,150	112,745,300	11,646,500	7,305,000	1,212,265,888	
	Outstanding	393,274	201,598	76,423,665	89,628,710	64,184,040	15,674,500	24,771,300	300,500	74,000	271,651,587	
1888...	Issued	23,169,677	15,495,038	520,506,800	442,223,330	275,754,140	94,893,350	142,217,600	11,947,000	7,379,000	1,533,585,935	49,668,460
	Redeemed	22,783,281	15,298,872	453,086,540	364,436,600	218,806,920	81,230,400	119,872,000	11,706,500	7,320,000	1,294,541,113	
	Outstanding	386,396	196,166	67,420,260	77,786,730	56,947,220	13,662,950	22,345,600	240,500	59,000	239,044,822	
1889...	Issued	23,169,677	15,495,038	532,659,620	451,361,990	281,804,220	95,997,250	144,384,000	11,947,000	7,379,000	1,564,197,795	30,611,860
	Redeemed	22,794,643	15,306,858	476,027,775	386,221,110	232,686,320	84,750,700	125,601,800	11,737,500	7,327,000	1,362,453,706	
	Outstanding	375,034	188,180	56,631,845	65,140,880	49,117,900	11,246,550	18,782,200	209,500	52,000	201,744,089	

No. 25.—National-Bank Notes Issued, Redeemed, and Outstanding, by Denominations and Amounts, on October 31 in each Year from 1864 to 1901, inclusive—Continued.

Year.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.	Total.	Issued during current year.
1879	Issued	$23,169,677	$15,495,038	$544,788,840	$461,240,000	$288,323,560	$97,468,100	$147,273,300	$11,947,000	$7,379,000	$1,597,084,515	$42,886,720
	Redeemed	22,800,061	15,311,146	494,306,190	403,621,260	244,251,900	87,709,800	130,537,200	11,764,000	7,333,000	1,417,634,557	
	Outstanding	369,616	183,892	50,482,650	57,618,740	44,071,660	9,758,300	16,736,100	183,000	46,000	179,449,958	
1880	Issued	23,169,677	15,495,038	561,426,260	474,952,880	297,355,680	99,848,700	151,976,100	11,947,000	7,379,000	1,643,550,335	46,465,820
	Redeemed	22,802,625	15,313,292	511,284,975	421,173,990	256,301,380	90,406,400	135,172,500	11,779,500	7,337,000	1,471,571,662	
	Outstanding	367,052	181,746	50,141,285	53,778,890	41,054,300	9,442,300	16,803,600	167,500	42,000	171,978,673	
1881	Issued	23,169,677	15,495,038	577,190,300	491,539,600	308,389,420	102,085,550	156,315,100	11,947,000	7,379,000	1,693,501,685	49,951,350
	Redeemed	22,806,348	15,316,106	527,218,370	437,176,700	265,151,740	92,916,700	139,439,800	11,794,000	7,345,000	1,521,464,764	
	Outstanding	363,329	178,932	49,971,930	54,353,900	40,937,680	9,168,850	16,875,300	153,000	34,000	172,036,921	
1882	Issued	23,169,677	15,495,038	605,475,540	519,398,970	326,900,880	105,970,750	163,949,500	11,947,000	7,379,000	1,779,686,355	86,184,670
	Redeemed	22,810,808	15,319,508	543,392,670	452,919,540	278,070,440	95,100,300	143,918,400	11,807,500	7,346,000	1,570,985,166	
	Outstanding	358,869	175,530	62,082,870	66,479,430	48,830,440	10,570,450	20,031,100	139,500	33,000	208,701,189	
1883	Issued	23,169,677	15,495,038	630,757,720	539,903,580	340,460,600	108,420,000	168,740,100	11,947,000	7,379,000	1,846,272,715	66,586,360
	Redeemed	22,813,727	15,321,664	568,047,950	474,251,610	292,191,960	98,256,200	149,084,000	11,817,500	7,348,000	1,639,132,611	
	Outstanding	355,950	173,374	62,709,770	65,651,970	48,268,640	10,163,800	19,656,100	129,500	31,000	207,140,104	
1884	Issued	23,169,677	15,495,038	652,869,420	556,374,550	351,310,920	111,083,050	173,825,100	11,947,000	7,379,000	1,903,453,755	57,181,040
	Redeemed	22,816,231	15,323,762	587,176,685	489,894,730	302,298,800	100,367,300	152,911,100	11,824,000	7,350,000	1,689,962,608	
	Outstanding	353,446	171,276	65,692,735	66,479,820	49,012,120	10,715,750	20,914,000	123,000	29,000	213,491,147	
1885	Issued	23,169,677	15,495,038	682,044,800	580,697,100	367,415,620	113,923,900	179,480,260	11,947,000	7,379,000	1,981,552,335	78,098,580
	Redeemed	22,817,982	15,325,066	606,223,735	508,853,150	314,158,980	102,940,650	157,615,700	11,828,500	7,351,000	1,747,114,763	
	Outstanding	351,695	169,972	75,821,065	71,843,950	53,256,640	10,983,250	21,864,500	118,500	28,000	234,437,572	
1886	Issued	23,169,677	15,495,038	715,811,820	604,188,140	382,964,460	117,184,950	185,939,200	11,947,000	7,379,000	2,064,079,225	82,526,890
	Redeemed	22,819,141	15,326,004	642,879,715	533,020,990	330,176,200	106,399,050	164,254,400	11,836,500	7,351,000	1,834,063,000	
	Outstanding	350,536	169,034	72,932,105	71,167,150	52,788,200	10,785,900	21,684,800	110,500	28,000	230,016,225	
1887	Issued	23,169,677	15,495,038	744,880,780	628,256,250	398,844,140	120,684,300	192,892,300	11,947,000	7,379,000	2,143,548,485	79,469,260
	Redeemed	22,820,496	15,326,856	670,888,605	553,593,290	343,369,700	109,191,200	169,653,400	11,838,500	7,351,000	1,904,033,027	
	Outstanding	349,181	168,202	73,992,175	74,662,960	55,474,440	11,493,100	23,238,900	108,500	28,000	239,515,458	
1888	Issued	23,169,677	15,495,038	771,540,360	648,025,440	411,949,920	123,193,200	197,877,500	11,947,000	7,379,000	2,210,577,135	67,028,650
	Redeemed	22,821,399	15,327,570	696,080,655	572,065,230	355,470,780	111,900,000	174,765,300	11,842,500	7,351,000	1,967,624,434	
	Outstanding	347,278	167,468	75,459,705	75,960,210	56,479,140	11,293,200	23,112,200	104,500	28,000	242,952,701	
1889	Issued	23,169,677	15,495,038	793,221,520	718,638,230	458,928,920	131,381,650	214,224,900	11,947,000	7,379,000	2,374,385,935	163,808,800
	Redeemed	22,822,125	15,327,982	722,857,925	595,549,950	370,520,820	115,194,750	181,335,700	11,844,500	7,352,000	2,042,805,752	
	Outstanding	347,552	167,056	70,363,595	123,088,280	88,408,100	16,186,900	32,889,200	102,500	27,000	331,580,183	
1890	Issued	23,169,677	15,495,038	811,372,680	773,811,540	495,635,500	135,738,100	222,937,600	11,947,000	7,379,000	2,497,486,135	123,100,200
	Redeemed	22,822,948	15,328,632	751,107,035	630,531,420	391,181,100	119,005,900	188,506,700	11,850,000	7,354,000	2,137,687,735	
	Outstanding	346,729	166,406	60,265,645	143,280,120	104,454,400	16,732,200	34,439,900	97,000	25,000	359,798,400	

Note.—First issue December 21, 1863; first redemption April 5, 1865.

No. 26.—National Gold Bank Notes Issued, Redeemed, and Outstanding October 31, 1901.

Denominations.	Issued.	Redeemed.	Outstanding.
Fives	$364,140	$346,165.00	$17,975.00
Tens	746,170	720,730.00	25,740.00
Twenties	722,580	705,280.00	17,300.00
Fifties	404,850	398,800.00	6,050.00
One hundreds	809,700	799,900.00	9,800.00
Five hundreds	312,500	310,500.00	2,000.00
One thousands	75,000	75,000.00	.....
Total	3,465,240	3,386,375.00	78,865.00
Fractions unredeemed	.....	104.50	+104.50
Total	.....	3,386,270.50	78,969.50

No. 27.—National-Bank Notes Issued during the Year ended October 31, 1901, with the Total Amount Issued, Redeemed, and Outstanding to that Date.

Denominations.	Issued during the year.	Issued previous years.	Total issued to Oct. 31, 1901.	Total redeemed to Oct. 31, 1901.	Circulation outstanding Oct. 31, 1901.
Ones	.....	$23,169,677	$23,169,677	$22,822,948	$346,729
Twos	.....	15,495,038	15,495,038	15,328,632	166,406
Fives	$18,151,160	793,221,320	811,372,680	751,107,035	60,265,645
Tens	55,173,310	718,638,230	773,811,540	630,531,420	143,280,120
Twenties	36,706,580	458,928,920	495,635,500	391,181,100	104,454,400
Fifties	4,356,450	131,381,650	135,738,100	119,005,900	16,732,200
One hundreds	8,712,700	214,224,900	222,937,600	188,506,700	34,430,900
Five hundreds	.....	11,947,000	11,947,000	11,850,000	97,000
One thousands	.....	7,379,000	7,379,000	7,354,000	25,000
Total	123,100,200	2,374,385,935	2,497,486,135	2,137,687,735	359,798,400
Fractions unredeemed	.....	.....	.....	—34,315	+34,315
Total	.....	.....	.....	2,137,653,420	359,832,715

No. 28.—National-Bank Notes Outstanding and the Amount and Per Cent of Notes of $5 on March 14 and October 31, 1900, March 30 and October 31, 1901.

Date.	Total circulation.	$5 notes.	
		Amount.	Per cent.
March 14, 1900	$254,026,230	$79,310,710	31.2
October 31, 1900	331,580,183	70,363,595	21.2
March 30, 1901	350,021,811	65,565,520	18.7
October 31, 1901	359,798,400	60,265,645	16.7

No. 29.—Number and Denominations of National-Bank Notes Issued and Redeemed since the Organization of the System, and the Number Outstanding October 31, 1901.

Denominations.	Issued.	Redeemed.	Outstanding.
Ones	$23,169,677	$22,822,948	$346,729
Twos	7,747,549	7,664,316	83,233
Fives	162,274,536	150,221,407	12,053,129
Tens	77,381,151	63,053,142	14,328,012
Twenties	24,782,775	19,559,055	5,222,720
Fifties	2,714,762	2,380,118	334,644
One hundreds	2,229,376	1,885,067	344,309
Five hundreds	23,894	23,700	194
One thousands	7,379	7,354	25
Total	300,330,072	267,617,107	32,712,965

No. 30.—Vault Account, showing the Amount of Currency Received and Issued during the Year and the Amount on Hand, October 31, 1901.

National-bank currency in the vault at the close of business October 31, 1900		$138,501,790
Amount received from the Bureau of Engraving and Printing during the year ended October 31, 1901		118,773,030
Total to account for		257,274,820
Amount issued to banks during the year	$123,100,200	
Amount withdrawn from the vault and canceled	3,360,550	
Total withdrawn		126,460,750
Amount in the vault at close of business October 31, 1901		130,814,070

No. 31.—National Banks which had no Circulation Outstanding, October 31, 1901.

Title and location of banks.	Capital.	Bonds.
Mechanics' National Bank, New York, N. Y.	$2,000,000	$50,000
Merchants' National Bank, New York, N. Y.	2,000,000	50,000
Chemical National Bank, New York, N. Y.	300,000	50,000
Chestertown National Bank, Chestertown, Md.	60,000	15,000
National Bank of Washington, D. C.	200,000	50,000
Riggs National Bank, Washington, D. C.	500,000	50,000
Fletcher National Bank, Indianapolis, Ind.	500,000	50,000
First National Bank, Cresson, Pa.	25,000	6,250
National Exchange Bank, Castleton, N. Y.	25,000	6,500
Total	5,610,000	327,750

No. 32.—"Additional Circulation" Issued and Retired, by States, during the Year ended October 31, 1901, and Total Amount Issued and Retired since June 20, 1874. *a*

States and Territories.	Circulation issued.			Circulation retired.		
	Under act of July 12, 1882.	Additional.	Total.	Under act of June 20, 1874.	Insolvent and liquidating banks.	Total.
Maine	....	$123,800	$123,800	$358,230	$24,610	$382,840
New Hampshire	.....	260,800	260,800	123,893	24,358	148,251
Vermont	$5,040	350,000	355,040	148,530	28,678	177,208
Massachusetts	9,420	3,124,500	3,133,920	3,064,342	725,492	3,789,834
Rhode Island	.....	500,000	500,000	665,073	402,420	1,067,493
Connecticut	.....	550,600	550,600	21,480	42,873	64,353
New York	47,780	5,605,090	5,652,870	1,502,630	776,701	2,279,331
New Jersey	.....	911,950	911,950	138,515	30,538	169,053
Pennsylvania	38,270	4,625,420	4,663,690	1,616,655	232,899	1,849,554
Delaware	8,887	10,150	19,037	10,140	6,541	16,681
Maryland	.....	266,250	266,250	260,890	116,447	377,337
District of Columbia	55,490	49,000	104,490	15,210	35,897	51,107
Virginia	.....	399,030	399,030	122,635	23,330	145,965
West Virginia	.....	670,750	670,750	58,310	11,836	70,146
North Carolina	.....	280,050	280,050	18,565	23,791	42,356
South Carolina	.....	57,000	57,000	22,700	11,542	34,242
Georgia	.....	75,000	75,000	22,640	32,602	55,242
Florida	.....	85,000	85,000	.....	5,260	5,260
Alabama	....	182,850	182,850	6,900	19,806	26,706
Mississippi	.....	25,000	25,000	.....	2,755	2,755
Louisiana	.....	487,750	487,750	22,990	17,837	40,827
Texas	.....	1,796,460	1,796,460	176,255	111,715	287,970
Arkansas	.....	18,750	18,750	.....	6,475	6,475
Kentucky	6,900	1,912,150	1,919,050	501,210	79,413	580,623
Tennessee	.....	373,400	373,400	14,730	23,987	38,717
Missouri	.....	5,187,870	5,187,870	560,725	126,639	687,364
Ohio	.....	3,891,585	3,891,585	1,189,650	188,021	1,377,671
Indiana	2,977	1,023,400	1,026,377	134,687	61,494	196,181
Illinois	26,277	2,735,920	2,762,197	355,435	283,490	638,925
Michigan	3,960	717,400	721,360	98,053	103,499	201,552
Wisconsin	.....	621,255	621,255	286,185	36,157	322,342
Iowa	.....	1,365,400	1,365,400	180,675	41,274	221,949
Minnesota	.....	507,700	507,700	32,550	50,336	82,886
Kansas	.....	895,600	895,600	35,625	62,384	98,009
Nebraska	.....	443,700	443,700	65,720	52,802	118,522
Nevada	....	.....	.....	.....	2,090	2,090
Oregon	.....	137,450	137,450	.....	22,850	22,850
Colorado	.....	313,600	313,600	2,260	45,565	47,825
Idaho	.....	25,050	25,050	10,392	2,980	13,372
Montana	....	156,500	156,500	25,145	26,490	51,635
Wyoming	.....	75,000	75,000	1,300	5,090	6,390
North Dakota	12,730	224,000	236,730	5,520	19,288	24,808
South Dakota	.....	65,250	65,250	20,190	14,910	35,100
Washington	7,377	110,000	117,377	11,633	41,455	53,088
California	.....	1,747,550	1,747,550	6,990	14,540	21,530
Utah	.....	281,000	281,000	.....	5,576	5,576
New Mexico	.....	8,800	8,800	.....	3,451	3,451
Arizona	.....	13,750	13,750	.....	30	30
Oklahoma	.....	312,500	312,500	70	2,060	2,130
Indian Territory	.....	395,610	395,610	2,370	2,380	4,750
Alaska	.....	.....	.....	.....	.....	.....
Hawaii	.....	.....	.....	.....	.....	.....
Total	225,108	43,996,440	44,221,548	11,917,698	4,032,654	15,950,352
Surrendered to this office and retired	.....	.....	.....	.....	.....	53,988
From June 20, 1874, to Oct. 31, 1900	.....	.....	544,438,175	372,071,721	171,907,169	543,978,890
Surrendered and retired same dates	.....	.....	.....	.....	.....	18,239,294
Grand total	225,108	43,996,440	588,659,723	383,989,419	175,939,823	578,222,524

a Notes of gold banks not included in this table.

No. 33.—National-Bank Notes Received Monthly for Redemption by the Comptroller of the Currency during the Year ended October 31, 1901, and the Amount Received during the same Period at the Redemption Agency of the Treasury, together with the Total Amount Received since the Approval of the Act of June 20, 1874. *a*

Month.	Received by the Comptroller of the Currency.					Received at the United States Treasury redemption agency.
	From national banks in connection with reduction of circulation and replacement with new notes.	From the redemption agency.			Total.	
		For replacement with new notes.	For reduction of circulation under act of June 20, 1874.	Insolvent and liquidating national banks.		
November, 1900	.....	$5,397,597	$1,391,528	$401,475	$7,190,600	$9,567,510
December, 1900	$2,280	4,235,600	874,747	269,499	5,382,126	40,511,184
January, 1901	1,400	6,716,348	1,296,012	389,703	8,403,463	19,482,751
February, 1901	40	6,635,305	1,265,003	334,345	8,234,693	12,799,120
March, 1901	1,005	7,312,418	1,103,390	346,749	8,763,562	12,358,659
April, 1901	900	7,166,405	758,128	276,289	8,501,722	11,305,800
May, 1901	.....	7,323,012	1,240,595	381,436	8,945,043	14,188,091
June, 1901	750	7,659,575	952,852	354,191	8,967,368	13,415,238
July, 1901	25,480	6,941,435	941,460	341,175	8,252,550	13,378,875
August, 1901	.....	6,305,692	809,640	335,178	7,450,510	14,336,572
September, 1901	400	5,088,975	608,230	286,967	5,984,572	8,792,244
October, 1901	6,250	7,919,435	675,113	315,647	8,914,445	11,384,984
Total	38,505	79,001,797	11,917,698	4,032,654	94,990,654	151,521,034
Received from June 20, 1874, to Oct. 31, 1901	18,671,757	1,320,489,569	372,071,721	171,907,129	1,883,140,176	2,986,563,954
Grand total	18,710,262	1,399,491,366	383,989,419	175,939,783	1,978,130,830	3,138,084,988

a Notes of gold banks are not included in this table.

No. 34.—National-Bank Notes Received at this Bureau and Destroyed Yearly since the Establishment of this System.

Date	Amount.	Date.	Amount.
Prior to Nov. 1, 1865	$175,490	During year ended Oct. 31—	
During year ended Oct. 31—		1887	$47,726,083
1866	4,050,382	1888	59,568,525
1867	3,401,423	1889	52,207,627
1868	4,602,825	1890	44,447,167
1869	8,603,729	1891	45,981,963
1870	14,305,689	1892	43,885,319
1871	21,314,047	1893	41,895,466
1872	30,211,720	1894	62,835,395
1873	36,433,171	1895	46,997,527
1874	49,939,741	1896	53,613,811
1875	137,697,696	1897	83,459,973
1876	98,672,716	1898	66,683,467
1877	76,918,963	1899	59,988,303
1878	57,381,249	1900	71,065,968
1879	41,101,830	1901	90,848,100
1880	35,539,660	Additional amount of insolvent and liquidating national-bank notes destroyed	186,370,958
1881	54,911,430	Gold notes	3,386,270
1882	71,917,611		
1883	82,913,766	Total	2,111,032,011
1884	93,478,118		
1885	91,048,723		
1886	59,989,810		

No. 35.—Vault Account, showing the Amount of Currency Received and Destroyed during the Year ended October 31, 1901.

There was in the vault of the redemption division of this office, awaiting destruction, at the close of business October 31, 1900	$198,700.00
Received during the year ended October 31, 1901	94,991,829.50
Total	95,190,529.50
Withdrawn and destroyed during the year	94,881,929.50
Balance in vault October 31, 1901	308,600.00

No. 36.—Taxes Assessed on Circulation, Deposits, and Capital of National Banks, 1864 to 1882.

Year.	On circulation.	On deposits.	On capital.	Total.
1864	$53,193.32	$95,911.87	$18,432.07	$167,537.26
1865	733,247.59	1,087,530.86	133,251.15	1,954,029.60
1866	2,106,785.30	2,633,102.77	406,947.74	5,146,835.81
1867	2,868,636.78	2,650,180.09	321,881.36	5,840,698.23
1868	2,946,343.07	2,564,143.44	306,781.67	5,817,268.18
1869	2,957,416.73	2,614,553.58	312,918.68	5,884,888.99
1870	2,949,744.13	2,614,767.61	375,962.26	5,940,471.00
1871	2,987,021.69	2,802,840.85	385,292.13	6,175,154.67
1872	3,193,570.03	3,120,984.37	389,356.27	6,703,910.67
1873	3,353,186.13	3,196,569.29	454,891.51	7,004,646.93
1874	3,404,483.11	3,209,967.72	469,048.02	7,083,498.85
1875	3,283,450.89	3,514,265.39	507,417.76	7,305,134.04
1876	3,091,795.76	3,505,129.64	632,296.16	7,229,221.56
1877	2,900,957.53	3,451,965.38	660,784.90	7,013,707.81
1878	2,948,047.08	3,273,111.74	560,296.83	6,781,455.65
1879	3,009,647.16	3,309,668.90	401,920.61	6,721,236.67
1880	3,153,635.63	4,058,710.61	379,424.19	7,591,770.43
1881	3,121,374.33	4,940,945.12	431,233.10	8,493,552.55
1882	3,190,981.98	*a* 8,295,717.93	*a* 707,751.33	12,194,451.24
Total	52,253,518.24	60,940,067.16	7,855,887.74	121,049,473.14

a To June 1, 1883.

No. 37.—Taxes Assessed on National Bank Circulating Notes, Cost of Redemption, Cost of Plates, and Examiners' Fees, 1883 to 1901.

Year.	Semiannual duty on circulation.	Cost of redemption of notes by the United States Treasurer.	Assessment for cost of plates, new banks.	Assessment for cost of plates, extended banks.	Assessment for examiners' fees (sec. 5240, R. S.).	Total.
1883	$3,132,006.73	$147,592.27	$25,980.00	$34,120.00	$94,606.16	$3,434,305.19
1884	3,024,668.24	160,896.65	18,845.00	1,950.00	99,642.05	3,306,001.94
1885	2,794,584.01	181,857.16	13,150.00	97,800.00	107,781.73	3,195,172.90
1886	2,592,021.33	168,243.35	14,810.00	24,825.00	107,272.83	2,907,172.51
1887	2,044,922.75	138,967.00	18,850.00	1,750.00	110,219.88	2,314,709.63
1888	1,616,127.56	141,141.48	14,100.00	3,900.00	121,777.86	1,897,046.87
1889	1,410,331.84	131,190.67	12,200.00	575.00	130,725.79	1,685,023.30
1890	1,254,839.65	107,843.39	24,175.00	725.00	136,772.71	1,524,355.75
1891	1,216,104.72	99,366.52	18,575.00	7,200.00	138,969.39	1,480,215.63
1892	1,331,287.26	100,593.70	15,700.00	8,100.00	161,983.68	1,617,664.64
1893	1,443,489.69	103,032.96	14,225.00	5,200.00	162,444.59	1,728,392.24
1894	1,721,095.18	107,445.14	4,050.00	4,375.00	251,966.79	2,088,932.11
1895	1,704,007.69	100,352.79	4,950.00	6,875.00	238,252.27	2,054,437.75
1896	1,851,676.03	114,085.63	5,450.00	3,750.00	237,803.51	2,212,765.17
1897	2,020,703.65	125,061.73	3,050.00	1,700.00	222,858.92	2,373,374.30
1898	1,901,817.71	125,924.35	5,275.00	1,775.00	225,445.27	2,260,237.33
1899	1,991,743.31	121,291.40	8,200.00	2,850.00	244,903.62	2,368,988.33
1900	1,881,922.73	122,984.76	29,200.00	15,050.00	259,164.86	2,308,322.35
1901	1,599,221.08	*a* 146,236.18	85,975.00	13,500.00	277,816.07	2,122,748.33
Total	36,532,571.13	2,444,107.13	336,760.00	236,020.00	3,330,407.98	42,879,866.24

a Cost of redemption per $1,000, $0.9956.

No. 38.—Taxes Collected on Capital, Deposits, and Circulation of National Banks to June 30, 1901.

Collected on capital up to June 1, 1883	$7,855,887.74
Collected on deposits up to June 1, 1883	60,940,067.16
Collected on circulation, 1864 to 1901	88,786,089.37
Total	157,582,044.27

No. 39.—Taxes Collected on Circulation, Deposits, and Capital of Banks, other than National, by the Internal Revenue Bureau, 1861 to 1882.

Collected on circulation	$5,487,608.82
Collected on deposits	48,802,237.39
Collected on capital	14,986,143.44
Total	69,275,989.65

No. 40.—Taxes Collected by the Commissioner of Internal Revenue on Capital and Surplus of National and Other Banks under the War Revenue Act of June 13, 1898.

Year ended June 30—	National banks.	State, etc., banks.	Total.
1899	$1,752,802	$1,998,035	$3,750,837
1900	1,730,251	1,783,599	3,513,850
1901	1,731,929	1,538,040	3,269,969
Total	5,214,982	5,319,674	10,534,656

No. 41.—Average Amount of National-Bank Notes in Circulation and Amount of Duty Paid Thereon to the Treasurer of the United States during the Year ended June 30, 1901.

States, etc.	Average amount of notes in circulation.	Duty paid on circulation.
Maine	$5,651,321	$32,607.33
New Hampshire	4,369,891	24,445.70
Vermont	3,684,967	25,964.66
Massachusetts	25,667,793	135,789.69
Rhode Island	5,225,942	28,621.11
Connecticut	10,112,301	54,433.86
Total, New England States	54,712,215	301,862.35
New York	50,837,172	257,042.50
New Jersey	8,012,466	41,945.46
Pennsylvania	41,850,767	225,229.08
Delaware	853,296	4,602.28
Maryland	6,430,156	32,628.10
District of Columbia	1,224,086	6,620.50
Total, Eastern States	109,207,943	568,067.92
Virginia	3,663,870	18,432.19
West Virginia	2,231,686	13,019.52
North Carolina	1,574,415	9,681.86
South Carolina	1,454,158	7,435.98
Georgia	2,504,503	12,073.13
Florida	659,477	3,582.04
Alabama	1,846,860	9,369.30
Mississippi	767,665	4,150.82
Louisiana	2,084,322	9,509.90
Texas	7,751,318	41,180.09
Arkansas	296,378	1,518.14
Kentucky	7,961,067	44,339.51
Tennessee	3,349,479	18,420.10
Total, Southern States	36,145,198	193,312.58
Ohio	21,455,561	123,060.09
Indiana	4,442,917	34,710.51
Illinois	15,328,359	81,933.68
Michigan	5,058,388	29,591.95
Wisconsin	4,295,080	20,914.61
Minnesota	3,712,443	19,458.68
Iowa	7,421,814	40,637.82
Missouri	11,975,087	61,599.68
Total, Middle States	73,689,649	411,907.02
North Dakota	559,974	2,907.27
South Dakota	550,801	3,025.31
Nebraska	4,148,004	21,636.47
Kansas	4,290,649	22,043.63
Montana	828,437	4,482.25
Wyoming	413,261	2,157.96
Colorado	3,185,306	16,282.52
New Mexico	466,496	2,706.77
Oklahoma	430,278	2,482.30
Indian Territory	521,947	2,961.90
Total, Western States	15,395,553	80,686.38
Washington	974,639	4,947.50
Oregon	989,233	7,625.85
California	4,438,797	22,750.46
Idaho	189,214	1,374.31
Utah	1,086,342	5,474.69
Nevada	20,500	102.50
Arizona	178,460	889.06
Alaska	5,706	28.53
Hawaii	38,385	191.93
Total, Pacific States	7,921,276	3,384.83
Total, United States	297,071,834	1,599,221.08

No. 12.—Number, Capital, and Surplus of National Banks, and Internal-Revenue Tax Paid on Capital and Surplus, Year ended June 30, 1901.

States, etc.	Number of banks.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine	83	$10,617,000	$2,670,984	$13,287,984	$26,547.50
New Hampshire	56	5,561,183	1,364,115	6,925,298	13,753.33
Vermont	48	6,670,000	1,542,016	8,212,046	16,436.00
Massachusetts	248	78,833,709	29,346,645	108,180,354	215,915.00
Rhode Island	46	14,885,250	3,443,250	18,328,500	36,626.00
Connecticut	84	20,752,397	8,178,619	28,931,016	57,756.17
Total, New England States.	565	137,319,539	46,545,629	183,865,168	367,034.00
New York	346	86,687,688	57,769,430	144,457,118	287,194.67
New Jersey	121	15,268,104	8,640,047	23,908,151	47,486.68
Pennsylvania	506	75,649,548	48,810,667	124,460,215	246,582.00
Delaware	20	2,158,985	1,004,944	3,163,929	6,324.00
Maryland	74	11,686,815	4,688,773	16,375,588	32,475.34
District of Columbia	12	2,897,000	1,601,000	4,498,000	8,576.00
Total, Eastern States	1,079	194,348,140	122,514,861	316,863,001	628,638.69
Virginia	46	5,103,033	1,957,999	7,061,032	13,967.33
West Virginia	42	3,791,000	1,047,474	4,838,474	9,481.00
North Carolina	36	3,268,500	893,558	4,162,058	8,140.34
South Carolina	18	2,025,416	757,563	2,782,979	5,529.50
Georgia	32	4,416,000	1,419,250	5,835,250	11,598.00
Florida	17	1,280,000	590,992	1,870,992	3,738.00
Alabama	32	3,610,000	658,636	4,268,636	8,231.00
Mississippi	14	1,067,133	454,299	1,521,432	2,900.16
Louisiana	24	3,410,000	3,068,279	6,478,279	12,795.66
Texas	263	21,038,588	5,630,409	26,668,997	51,171.85
Arkansas	8	1,095,000	291,324	1,386,324	2,726.17
Kentucky	82	12,928,381	4,235,429	17,163,810	34,210.16
Tennessee	54	8,427,500	2,033,116	10,460,616	20,865.51
Total, Southern States	668	71,460,551	23,038,328	94,498,879	185,354.68
Ohio	299	47,313,076	13,723,676	61,036,752	118,722.36
Indiana	135	15,429,500	4,947,600	20,377,100	38,881.18
Illinois	256	37,278,250	16,276,066	53,554,316	105,772.82
Michigan	85	11,088,646	3,091,327	14,179,973	27,981.50
Wisconsin	93	11,331,000	2,693,992	14,024,992	27,316.82
Minnesota	86	12,740,000	2,344,935	15,084,935	30,005.32
Iowa	216	14,609,000	3,220,021	17,829,021	34,817.79
Missouri	67	17,949,750	4,296,803	22,246,553	44,455.89
Total, Middle States.	1,237	167,739,222	50,594,420	218,333,642	427,956.68
North Dakota	34	1,750,000	287,025	2,037,025	3,862.16
South Dakota	28	1,530,000	278,029	1,808,029	3,609.00
Nebraska	113	9,928,663	1,616,551	11,545,214	22,731.46
Kansas	111	8,486,850	1,477,939	9,964,789	19,679.18
Montana	22	2,330,600	494,080	2,824,080	5,635.67
Wyoming	14	935,000	131,400	1,066,400	2,132.00
Colorado	41	4,377,000	1,018,916	5,395,916	10,650.45
New Mexico	10	731,250	156,587	887,837	1,722.50
Oklahoma	31	1,070,250	50,812	1,121,062	1,916.01
Indian Territory	42	1,680,780	243,330	1,924,110	3,353.84
Total, Western States	446	32,819,793	5,754,669	38,574,462	75,291.97
Washington	33	3,142,007	522,849	3,664,856	7,244.50
Oregon	29	2,420,000	523,861	2,943,861	5,811.31
California	38	10,963,825	2,806,617	13,770,442	27,546.00
Idaho	11	625,000	221,347	846,347	1,679.50
Utah	11	1,625,000	396,117	2,021,117	4,038.00
Nevada	1	82,000	3,000	85,000	170.00
Arizona	5	400,000	113,839	513,839	1,026.00
Alaska	1	50,000	500	50,500	100.00
Hawaii	1	500,000	.....	500,000	37.50
Total, Pacific States	130	19,807,832	4,588,130	24,395,962	47,652.81
Total United States	4,425	623,495,077	253,036,037	876,531,114	1,731,928.86

No. 43.—Number, Capital, and Surplus of State Banks, and Internal-Revenue Tax Paid on Capital and Surplus, Year ended June 30, 1901.

States, etc.	Number of banks.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine	1				$50.00
New Hampshire	13	$632,250.00	$120,569.00	$752,819.00	1,554.00
Vermont	2	25,000.00	28,692.00	53,692.00	100.00
Massachusetts	50	6,793,055.00	59,162.00	6,852,217.00	14,130.00
Rhode Island	5	627,900.00	332,204.00	960,104.00	1,916.00
Connecticut	13	2,712,717.00	637,888.00	3,350,605.00	6,742.00
Total New England States	84	10,790,922.00	1,178,515.00	11,969,437.00	24,492.00
New York	411	43,078,301.00	18,912,216.00	64,494,707.00	127,817.89
New Jersey	31	2,963,750.00	1,678,038.00	4,641,788.00	9,406.00
Pennsylvania	148	20,175,902.00	12,133,280.00	32,309,182.00	64,753.20
Delaware	4	525,000.00	412,458.00	937,458.00	1,874.00
Maryland	65	5,232,360.00	679,989.00	5,937,349.00	11,019.33
District of Columbia	5	245,600.00		245,600.00	490.00
Amount taxed not classified			2,529,190.00		
Total Eastern States	662	72,220,913.00	33,815,981.00	108,566,084.00	215,360.42
Virginia	117	5,548,709.00	1,777,228.00	7,325,937.00	15,795.37
West Virginia	98	3,690,940.00	1,103,115.00	4,794,055.00	10,077.32
North Carolina	78	2,286,665.00	406,969.00	2,713,634.00	6,173.00
South Carolina	97	4,818,944.00	898,863.00	5,717,807.00	11,294.17
Georgia	161	8,657,030.00	1,475,605.00	10,132,635.00	20,975.83
Florida	27	701,100.00	80,899.00	781,999.00	1,810.00
Alabama	49	2,433,250.00	427,296.00	2,860,546.00	5,898.84
Mississippi	126	4,495,625.00	621,268.00	5,166,893.00	10,907.47
Louisiana	66	4,212,950.00	929,578.00	5,142,528.00	10,306.17
Texas					
Arkansas	114	3,283,383.00	667,590.00	3,950,973.00	8,802.58
Kentucky	213	9,015,789.00	2,422,184.00	11,437,973.00	24,080.33
Tennessee	131	4,726,715.00	403,210.00	5,154,925.00	11,121.50
Amount taxed not classified			95,000.00		
Total Southern States	1,277	53,871,100.00	11,213,805.00	65,179,905.00	137,242.58
Ohio	228	13,260,967.00	3,131,727.00	16,392,694.00	27,804.49
Indiana	111	4,651,307.00	701,419.00	5,352,726.00	10,703.02
Illinois	137	8,357,000.00	2,841,018.00	11,198,018.00	22,286.51
Michigan	203	11,609,941.00	2,909,139.00	14,519,080.00	28,084.68
Wisconsin	190	6,361,125.00	1,390,350.00	7,773,475.00	16,994.90
Minnesota	192	6,585,100.00	989,296.00	7,574,696.00	15,694.63
Iowa	483	17,693,400.00	2,007,231.00	19,700,631.00	41,035.01
Missouri	522	19,029,300.00	6,272,657.00	25,301,957.00	54,217.51
Amount taxed not classified			22,000.00		
Total Middle States	2,066	87,548,440.00	20,242,837.00	107,813,277.00	216,820.75
North Dakota	137	1,496,000.00	276,778.00	1,772,778.00	7,008.31
South Dakota	141	1,855,510.00	252,451.00	2,107,961.00	6,958.70
Nebraska	372	6,496,157.00	1,001,658.00	7,497,815.00	21,087.99
Kansas	372	6,528,500.60	1,276,610.00	7,805,110.00	21,719.97
Montana	20	948,000.00	87,812.00	1,035,812.00	2,400.83
Wyoming	11	157,000.00	21,000.00	178,000.00	573.37
Colorado	35	1,396,250.00	124,633.00	1,520,883.00	3,102.52
New Mexico	10	299,650.00	8,052.00	307,702.00	687.31
Oklahoma	84	659,549.00	123,208.00	803,757.00	2,932.37
Indian Territory	7	138,000.00	18,714.00	156,714.00	350.00
Amount taxed not classified			21,000.00		
Total Western States	1,189	19,974,616.00	3,190,916.00	23,186,532.00	66,821.40
Washington	54	1,817,369.00	29,278.00	1,846,647.00	4,062.31
Oregon	41	1,856,550.00	138,856.00	1,998,040.00	4,125.50
California	242	34,005,173.00	12,526,157.00	46,531,330.00	93,514.99
Idaho	19	485,250.00	41,160.00	526,350.00	1,187.67
Utah	24	1,668,800.00	69,964.00	1,738,761.00	3,536.00
Nevada	7	555,000.00	123,806.00	678,806.00	1,362.00
Arizona	14	352,100.00	42,923.00	395,023.00	1,010.00
Alaska					
Amount taxed, not classified			2,610.00		
Total Pacific States	401	40,740,242.00	12,972,078.00	53,714,960.00	108,798.50
Total amount taxed not classified			2,669,830.00		
Total United States	5,679	285,146,233.00	82,614,132.00	370,430,195.00	769,535.65

No. 14.—Number, Capital, and Surplus of Private Banks, and Internal-Revenue Tax Paid on Capital and Surplus, Year ended June 30, 1901.

States, etc.	Number of banks.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine	7	$127,500.00	$34,031.00	$161,531.00	$380.00
New Hampshire					
Vermont	3	40,000.00	5,000.00	45,000.00	150.00
Massachusetts	6	337,250.00	16,000.00	353,250.00	746.00
Rhode Island	8	254,000.00	5,000.00	259,000.00	652.00
Connecticut	9	253,000.00	30,469.00	283,469.00	609.17
Total New England States	33	1,011,750.00	90,500.00	1,102,250.00	2,537.17
New York	313	52,582,248.00	1,856,531.00	57,504,607.00	119,059.26
New Jersey					
Pennsylvania	202	17,855,677.00	801,598.00	18,747,275.00	39,229.34
Delaware	1	10,000.00		10,000.00	50.00
Maryland	11	161,622.00	51,876.00	213,498.00	627.00
District of Columbia	19	409,009.00	19,569.00	428,578.00	1,077.50
Amount taxed, not classified			3,155,828.00		
Total Eastern States	546	71,018,556.00	2,729,574.00	76,903,958.00	160,043.10
Virginia	20	329,850.00	134,140.00	463,990.00	1,268.33
West Virginia	4	38,614.00	12,164.00	50,778.00	224.00
North Carolina	17	184,000.00	77,423.00	265,923.00	946.00
South Carolina	11	203,430.00	5,573.00	209,003.00	575.83
Georgia	50	1,197,810.00	210,166.00	1,512,191.00	3,582.51
Florida	14	215,000.00	13,804.00	228,804.00	710.00
Alabama	46	1,073,678.00	72,160.00	1,145,838.00	2,738.85
Mississippi	2	35,000.00	5,000.00	40,000.00	100.00
Louisiana	2	34,000.00		34,000.00	100.00
Texas	259	7,443,172.00	488,566.00	8,466,417.00	19,917.11
Arkansas	16	408,712.00	25,343.00	434,055.00	1,072.50
Kentucky	20	462,702.00	63,982.00	551,684.00	1,415.50
Tennessee	6	161,575.00	400.00	161,975.00	414.00
Amount taxed, not classified			668,394.00		
Total Southern States	467	11,787,543.00	1,108,721.00	13,564,658.00	33,064.63
Ohio	279	4,085,474.00	1,167,121.00	5,417,975.00	16,787.66
Indiana	257	5,522,383.00	719,728.00	6,242,111.00	16,960.68
Illinois	643	19,814,509.00	2,602,696.00	22,916,160.00	42,612.68
Michigan	261	4,080,136.00	828,329.00	5,020,024.00	14,527.66
Wisconsin	111	1,055,550.00	346,749.00	1,402,299.00	5,758.83
Minnesota	288	3,709,570.00	447,599.00	4,282,869.00	14,624.93
Iowa	603	11,167,377.00	1,275,569.00	12,666,952.00	33,655.64
Missouri	95	961,370.00	247,904.00	1,209,274.00	3,976.85
Amount taxed, not classified			1,125,600.00		
Total Middle States	2,537	50,396,369.00	7,635,695.00	59,157,664.00	148,904.93
North Dakota	2	20,000.00	2,300.00	22,300.00	100.00
South Dakota	67	534,323.00	101,588.00	680,911.00	3,260.99
Nebraska	59	819,400.00	130,242.00	949,642.00	3,135.00
Kansas	47	622,000.00	144,432.00	766,432.00	2,568.00
Montana	23	967,000.00	49,447.00	1,016,447.00	1,891.82
Wyoming	9	176,800.00	15,300.00	192,100.00	576.00
Colorado	67	941,757.00	158,719.00	1,100,476.00	3,484.03
New Mexico	18	183,500.00		233,500.00	872.50
Oklahoma	18	151,666.00	26,240.00	177,906.00	817.68
Indian Territory	29	476,000.00	40,560.00	516,560.00	1,316.66
Amount taxed, not classified			95,000.00		
Total Western States	339	4,892,446.00	668,828.00	5,656,274.00	18,022.68
Washington	28	393,640.00	49,855.00	443,495.00	1,422.17
Oregon	18	793,000.00	229,500.00	1,045,758.00	2,872.00
California	30	1,068,420.00	77,838.00	1,146,258.00	2,644.00
Idaho	14	157,243.00	1,356.00	158,599.00	641.68
Utah	8	515,000.00	33,000.00	573,000.00	1,196.00
Nevada	5	114,000.00	2,500.00	116,500.00	292.00
Arizona	8	110,000.00	5,177.00	115,177.00	312.50
Alaska	7	172,000.00		172,000.00	483.35
Hawaii	9	2,183,456.00	20,000.00	2,203,456.00	4,504.00
Amount taxed, not classified			18,258.00		
Total Pacific States	127	5,506,759.00	419,226.00	5,971,243.00	14,367.68
Total amount taxed not classified			5,093,080.00		
Total United States	1,049	144,613,423.00	12,652,544.00	162,359,047.00	376,940.19

No. 45.—Number, Capital, and Surplus of Loan and Trust Companies, and Internal-Revenue Tax Paid on Capital and Surplus, Year ended June 30, 1901.

States, etc	Number.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine	26	$1,599,700	$358,000	$1,957,700	$4,324.67
New Hampshire	6	436,000	45,045	481,045	962.00
Vermont	19	920,000	261,791	1,181,791	2,390.00
Massachusetts	35	11,345,000	7,764,115	19,109,115	38,824.00
Rhode Island	14	3,440,741	2,501,165	5,941,906	12,213.92
Connecticut	10	1,325,000	377,921	1,702,921	3,400.00
Total New England States	110	19,066,441	11,308,037	30,374,478	62,113.59
New York	61	43,838,666	64,365,043	108,203,709	216,456.00
New Jersey	35	5,106,916	1,615,124	6,722,040	13,329.00
Pennsylvania	110	32,504,175	17,111,625	49,752,750	94,822.91
Delaware	4	1,050,000	276,150	1,326,150	2,652.00
Maryland	16	12,590,829	9,752,309	22,343,138	44,713.17
District of Columbia	3	3,250,000	525,000	3,775,000	7,550.00
Amount taxed, not classified			136,950		
Total Eastern States	229	98,340,586	93,645,251	192,122,787	279,523.08
Virginia	14	1,992,288	81,010	2,083,590	4,392.00
West Virginia	5	179,735	6,908	186,643	405.50
North Carolina	7	351,814	38,000	389,814	796.50
South Carolina	9	496,073	21,181	517,254	964.00
Georgia	14	1,509,400	149,581	1,658,981	3,316.00
Florida	3	149,150	50,000	199,150	398.00
Alabama	10	850,050	60,220	910,270	1,820.50
Mississippi	3	158,431	1,025	159,456	324.00
Louisiana	1	50,000		50,000	100.00
Texas	1	10,000		10,000	50.00
Arkansas	4	150,000	10,500	160,500	282.50
Kentucky	19	4,374,492	1,089,110	5,463,602	10,731.17
Tennessee	26	1,529,400	184,167	1,713,567	3,613.83
Amount taxed, not classified			10,292		
Total Southern States	116	11,800,833	1,691,702	13,502,827	27,194.00
Ohio	30	5,702,641	1,183,420	6,886,061	13,751.84
Indiana	29	2,967,000	254,900	3,221,900	6,292.01
Illinois	16	9,810,000	4,834,229	14,644,229	29,312.00
Michigan	4	850,000	181,000	1,031,000	2,062.00
Wisconsin	2	160,000		160,000	320.00
Minnesota	2	775,000	60,000	835,000	1,110.00
Iowa	18	1,260,000	201,823	1,461,823	2,952.00
Missouri	9	7,983,580	4,026,863	12,010,443	24,017.95
Total Middle States	110	29,508,221	10,742,235	40,250,456	79,817.80
North Dakota	1	16,000	2,250	18,250	50.00
South Dakota	3	180,500		180,500	360.00
Nebraska	2	55,000	50,350	105,350	250.00
Kansas	1	55,000	1,500	56,500	112.00
Montana	3	200,000	16,250	216,250	265.34
Wyoming					
Colorado	2	275,000	100,000	375,000	750.00
New Mexico					
Oklahoma					
Indian Territory					
Total Western States	12	781,500	170,350	951,850	1,787.34
Washington	4	365,000		365,000	722.50
Oregon	4	514,000	1,000	515,000	1,042.50
California	10	3,820,900	283,071	4,103,971	8,214.00
Idaho	1	70,000		70,000	140.00
Utah	3	480,000	10,000	490,000	980.00
Nevada					
Arizona	1	6,450		6,450	50.00
Alaska					
Total Pacific States	23	5,256,350	294,071	5,550,421	11,149.00
Total amount taxed not classified			147,242		
Total United States	600	164,753,931	117,851,646	282,752,819	461,584.81

No. 46.—Number of all Incorporated and Private Banks in the United States and Average Number of Inhabitants to each Bank; Average Capital and Surplus, and Internal-Revenue Tax Paid Thereon, Year ended June 30, 1901.

States, etc.	Number of banks.	Average number of inhabitants per bank.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine	117	5,965	$12,344,200	$3,063,015	$15,407,215	$31,302.17
New Hampshire	75	5,533	6,629,433	1,529,729	8,159,162	16,269.33
Vermont	72	4,791	7,655,000	1,837,499	9,492,499	19,076.00
Massachusetts	339	8,454	97,309,014	37,185,922	134,494,936	269,615.00
Rhode Island	73	6,000	19,207,891	6,281,619	25,489,510	51,407.92
Connecticut	116	7,991	25,043,114	9,224,897	34,268,011	68,507.34
Total New England States	792	7,056	168,188,652	59,122,681	227,311,333	456,177.76
New York	1,131	6,548	226,186,903	142,903,220	374,660,141	750,527.82
New Jersey	187	10,331	23,338,770	11,933,209	35,271,979	70,221.68
Pennsylvania	966	6,639	146,185,302	78,857,170	225,269,422	445,387.45
Delaware	29	6,448	3,743,985	1,693,552	5,437,537	10,900.00
Maryland	166	7,259	29,671,626	15,172,947	44,869,573	88,834.84
District of Columbia	39	7,333	6,801,609	2,145,569	8,947,178	17,693.50
Amount taxed, not classified	.....	.....	.....	a5,821,968	.....	.....
Total Eastern States	2,518	6,922	435,928,195	252,705,667	694,455,830	1,383,565.29
Virginia	197	9,522	12,973,880	3,950,377	16,934,549	35,423.03
West Virginia	149	6,590	7,700,289	2,169,661	9,869,950	20,187.82
North Carolina	138	16,826	6,090,979	1,415,950	7,531,429	16,055.81
South Carolina	135	10,073	7,543,863	1,683,180	9,227,043	18,363.50
Georgia	257	8,552	14,419,890	3,155,021	17,679,226	36,554.34
Florida	61	8,901	3,705,500	835,196	4,540,776	9,574.00
Alabama	137	13,591	7,966,978	1,218,312	9,185,290	18,689.19
Mississippi	145	10,882	5,756,189	1,081,592	6,887,781	14,232.63
Louisiana	93	15,172	7,706,950	3,997,857	11,704,807	23,300.83
Texas	523	6,007	28,491,760	6,118,975	35,145,414	71,138.96
Arkansas	142	9,373	4,937,195	994,757	5,931,852	12,883.75
Kentucky	334	6,523	26,781,364	7,810,705	34,617,069	70,437.16
Tennessee	217	9,470	14,845,190	2,620,973	17,491,083	36,014.84
Amount taxed, not classified	.....	.....	.....	a773,686	.....	.....
Total Southern States	2,528	8,897	148,920,027	37,052,556	186,746,269	382,855.69
Ohio	836	5,038	70,362,158	19,205,944	89,733,482	177,066.35
Indiana	532	4,796	28,570,190	6,623,647	35,193,837	72,839.89
Illinois	1,052	4,686	75,259,759	26,554,009	102,313,723	199,984.01
Michigan	553	4,443	27,628,723	7,009,795	34,750,077	72,655.84
Wisconsin	396	5,328	18,907,675	4,431,091	23,360,766	50,390.55
Minnesota	568	3,167	23,809,970	3,841,830	27,776,500	61,434.88
Iowa	1,320	1,717	44,729,777	6,704,644	51,658,427	112,460.44
Missouri	693	4,549	45,924,000	14,844,227	60,768,227	126,668.20
Amount taxed not classified	.....	.....	.....	a1,147,600	.....	.....
Total Middle States	5,950	3,946	335,192,252	89,215,187	425,555,039	873,500.16
North Dakota	174	1,913	3,282,000	568,353	3,850,353	11,020.47
South Dakota	239	1,702	4,100,333	632,068	4,777,401	14,188.69
Nebraska	546	1,954	17,299,220	2,798,801	20,098,021	47,204.15
Kansas	531	2,781	15,692,350	2,900,481	18,592,831	44,079.15
Montana	68	3,735	4,445,000	647,589	5,092,589	10,193.66
Wyoming	34	2,823	1,268,800	167,700	1,436,500	3,281.37
Colorado	145	3,820	6,990,007	1,402,268	8,392,275	17,987.00
New Mexico	38	5,237	1,214,400	164,639	1,429,039	3,282.34
Oklahoma	133	3,248	1,881,465	200,260	2,102,725	5,666.06
Indian Territory	78	5,291	2,294,780	302,604	2,597,384	5,020.50
Amount taxed not classified	.....	.....	.....	a116,000	.....	.....
Total Western States	1,986	2,634	58,468,355	9,784,763	68,369,118	161,923.39

a Included only in total "capital and surplus."

No. 46.—Number of all Incorporated and Private Banks in the United States and Average Number of Inhabitants to each Bank, etc.—Cont'd.

States, etc.	Number of banks.	Average number of inhabitants per bank.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Washington	119	4,495	$5,718,016	$601,982	$6,319,998	$13,451.51
Oregon	92	4,463	5,583,550	893,211	6,502,659	13,851.34
California	320	4,731	49,858,318	15,693,683	65,552,001	131,918.99
Idaho	45	3,866	1,337,493	263,803	1,604,296	3,648.85
Utah	46	6,151	4,288,800	509,081	4,822,881	9,750.00
Nevada	13	3,230	751,000	129,306	880,306	1,821.00
Arizona	28	4,535	868,550	161,939	1,030,489	2,398.50
Hawaii	10	16,200	2,683,456	20,000	2,703,456	4,541.50
Alaska	8	8,500	222,000	500	222,500	583.33
Amount taxed not classified	.....	.....	.....	*a* 50,898	.....	.....
Total Pacific States.	681	4,881	71,311,183	18,273,505	89,635,586	181,968.02
Total amount taxed not classified	.....	.....	.....	*a* 7,910,452	.....	.....
Total United States.	14,455	5,371	1,218,008,664	466,151,359	1,692,073,175	*b* 3,339,989.51

a Included only in total "capital and surplus." *b* Net collections, less rebates, etc., $3,269,969.32.

No. 47.—Specie and Bank-Note Circulation of the United States in the Years Specified from 1800 to 1859.

[Prepared by Loans and Currency Division, Treasury Department.]

Years.	Number of banks and branches.	Estimated bank notes outstanding.	Estimated specie in United States.	Total money in United States.	Specie in Treasury.	Money in circulation.	Population.	Per capita.
1800	.....	$10,500,000	$17,500,000	$28,000,000	*a*$1,500,000	$26,500,000	5,308,483	$4.99
1810	.....	28,000,000	30,000,000	58,000,000	*a* 3,000,000	55,000,000	7,239,881	7.60
1820	.....	44,800,000	24,300,000	69,100,000	*a* 2,000,000	67,100,000	9,633,822	6.96
1830	.....	61,000,000	33,100,000	93,100,000	5,755,705	87,344,295	12,866,020	6.69
1831	.....	77,000,000	32,100,000	109,100,000	6,014,540	93,085,460	13,221,000	7.04
1832	.....	91,500,000	30,400,000	121,900,000	4,502,914	117,397,086	13,590,000	8.64
1833	.....	91,500,000	30,650,000	122,150,000	2,011,778	120,138,222	13,974,000	8.60
1834	506	94,839,570	41,000,000	135,839,570	11,702,905	124,136,665	14,373,000	8.64
1835	704	103,692,495	51,000,000	154,692,495	8,892,858	145,799,637	14,786,000	9.86
1836	713	140,301,038	65,000,000	205,301,038	*a* 5,000,000	200,301,038	15,213,000	13.17
1837	788	149,185,890	73,000,000	222,185,890	*a* 5,000,000	217,185,890	15,655,000	13.87
1838	829	116,138,910	87,500,000	203,638,910	*a* 5,000,000	198,638,910	16,112,000	12.33
1839	840	135,170,995	87,000,000	222,170,995	2,466,962	219,704,033	16,584,000	13.26
1840	901	106,968,572	83,000,000	189,968,572	3,663,084	186,305,188	17,069,453	10.91
1841	784	107,290,214	80,000,000	187,290,214	987,345	186,302,869	17,591,000	10.59
1842	692	83,734,011	80,000,000	163,734,011	230,484	163,503,527	18,132,000	9.02
1843	691	58,563,608	90,000,000	148,563,608	1,449,472	147,114,136	18,694,000	7.87
1844	696	75,167,646	100,000,000	175,167,646	7,857,380	167,310,266	19,276,000	8.68
1845	707	89,608,711	96,000,000	185,608,711	7,658,306	177,950,405	19,878,000	8.95
1846	707	105,552,427	97,000,000	202,552,427	9,126,439	193,425,988	20,500,000	9.13
1847	715	105,519,766	120,000,000	225,519,766	1,701,251	223,818,515	21,143,000	10.59
1848	751	128,506,091	112,000,000	240,506,091	8,101,353	232,404,738	21,805,000	10.66
1849	782	114,743,415	120,000,000	234,713,415	2,181,964	232,558,451	22,489,000	10.34
1850	824	131,366,526	154,000,000	285,366,526	6,604,544	278,761,982	23,191,876	12.02
1851	879	155,165,251	186,000,000	341,165,251	10,911,646	330,253,605	23,995,000	13.76
1852	.....	171,673,000	204,000,000	375,673,000	14,632,136	361,040,864	24,802,000	14.63
1853	750	188,181,000	236,000,000	424,181,000	21,942,893	402,238,107	25,615,000	15.80
1854	1,208	204,689,207	241,000,000	445,689,207	20,137,967	425,551,240	26,433,000	16.10
1855	1,307	186,952,223	250,000,000	436,952,223	18,931,976	418,020,247	27,256,000	15.34
1856	1,398	195,747,950	250,000,000	445,747,950	19,901,325	425,846,625	28,083,000	15.16
1857	1,416	211,778,822	260,000,000	474,778,822	17,710,114	457,068,708	28,916,000	15.81
1858	1,422	155,208,344	260,000,000	415,208,344	6,398,316	408,810,028	29,753,000	13.78
1859	1,476	193,306,818	250,000,000	443,306,818	4,339,276	438,967,542	30,596,000	14.35

a Specie in Treasury, estimated.

No. 15.—Coin and Paper Circulation of the United States from 1860 to 1901, Inclusive, with Amount of Circulation per Capita.

Year.	Coin, representative certificates, and bullion in Treasury.	U. S. notes and bank notes.	Total money.	Coin, bullion, and paper money in Treasury as assets.	Circulation.	Population.	Circulation per capita.
1860..	$253,000,000	$207,102,477	$442,102,477	$6,695,225	$435,407,252	31,443,321	$13.85
1861..	250,000,000	202,005,767	452,005,767	3,600,000	448,405,767	32,064,000	13.98
1862..	25,000,000	333,452,079	358,452,079	23,754,335	334,697,744	32,704,000	10.23
1863..	25,000,000	649,867,283	674,867,283	79,473,245	595,394,038	33,365,000	17.84
1864..	25,000,000	680,588,067	705,588,067	35,946,589	669,641,478	34,046,000	19.67
1865..	25,000,000	745,129,755	770,129,755	55,426,760	714,702,995	34,748,000	20.57
1866..	25,000,000	729,327,254	754,327,254	80,839,010	673,488,244	35,469,000	18.99
1867..	25,000,000	703,200,612	728,200,612	66,208,543	661,992,069	36,211,000	18.28
1868..	25,000,000	691,553,578	716,553,578	36,449,917	680,103,661	36,973,000	18.39
1869..	25,000,000	690,351,180	715,351,180	50,898,289	664,452,891	37,756,000	17.60
1870..	25,000,000	697,868,461	722,868,461	47,655,667	675,212,794	38,558,371	17.50
1871..	25,000,000	716,812,174	741,812,174	25,923,169	715,889,005	39,555,000	18.10
1872..	25,000,000	737,721,565	762,721,565	24,412,016	738,309,549	40,596,000	18.19
1873..	25,000,000	749,445,610	774,445,610	22,563,801	751,881,809	41,677,000	18.04
1874..	25,000,000	781,024,781	806,024,781	29,941,750	776,083,031	42,796,000	18.13
1875..	25,000,000	773,273,509	798,273,509	44,171,562	754,101,947	43,951,000	17.16
1876..	52,418,734	738,264,550	790,683,284	63,073,896	727,609,388	45,137,000	16.12
1877..	65,837,506	697,216,341	763,053,847	40,738,964	722,314,883	46,352,000	15.58
1878..	102,047,907	687,743,069	789,790,976	60,658,342	729,132,634	47,598,000	15.32
1879..	357,268,178	676,372,713	1,033,640,891	215,009,098	818,631,793	48,866,000	16.75
1880..	494,363,884	691,186,443	1,185,550,327	212,168,099	973,382,228	50,155,783	19.41
1881..	647,868,682	701,723,691	1,349,592,373	235,354,254	1,114,238,119	51,316,000	21.71
1882..	703,974,839	705,423,050	1,409,397,889	235,107,470	1,174,290,419	52,495,000	22.37
1883..	769,740,048	702,754,297	1,472,494,345	242,188,649	1,230,305,696	53,693,000	22.91
1884..	801,068,939	686,180,899	1,487,249,838	243,323,869	1,243,925,969	54,911,000	22.65
1885..	872,175,823	665,257,727	1,537,433,550	244,864,935	1,292,568,615	56,148,000	23.02
1886..	903,027,304	658,380,470	1,561,407,774	308,707,249	1,252,700,525	57,404,000	21.82
1887..	1,007,513,901	625,898,804	1,633,412,705	315,873,562	1,317,539,143	58,680,000	22.45
1888..	1,092,391,690	599,049,337	1,691,441,027	319,270,157	1,372,170,870	59,974,000	22.88
1889..	1,100,612,434	558,059,979	1,658,672,413	278,310,764	1,380,361,649	61,289,000	22.52
1890..	1,152,471,638	532,651,791	1,685,123,429	255,872,159	1,429,251,270	62,622,250	22.82
1891..	1,112,956,637	564,837,407	1,677,794,044	180,353,337	1,497,440,707	63,975,000	23.41
1892..	1,131,142,260	621,076,937	1,752,219,197	150,872,010	1,601,347,187	65,520,000	24.44
1893..	1,066,223,357	672,585,115	1,738,808,472	142,107,229	1,596,701,245	66,946,000	23.85
1894..	1,098,958,741	706,120,220	1,805,078,961	144,270,253	1,660,808,708	68,397,000	24.28
1895..	1,114,899,106	704,460,451	1,819,359,557	217,391,084	1,601,968,473	69,878,000	22.93
1896..	1,097,610,190	702,364,843	1,799,975,033	293,540,067	1,506,434,966	71,390,000	21.10
1897..	1,213,780,289	692,216,330	1,905,996,619	265,787,100	1,640,209,519	72,937,000	22.49
1898..	1,397,785,969	675,788,473	2,073,574,442	235,714,547	1,837,859,895	74,522,000	24.66
1899..	1,508,543,738	681,550,167	2,190,093,905	286,022,024	1,904,071,881	76,148,000	25.01
1900..	1,607,352,213	732,348,460	2,339,700,673	284,549,675	2,055,150,998	76,295,220	26.94
1901..	1,734,861,774	748,285,518	2,483,147,292	307,760,015	2,175,387,277	77,754,000	27.98

Note 1.—Specie payments were suspended from January 1, 1862, to January 1, 1879. During the greater part of that period gold and silver coins were not in circulation except on the Pacific coast, where, it is estimated, the specie circulation was generally about $25,000,000. This estimated amount is the only coin included in the above statement from 1862 to 1875, inclusive.

Note 2.—In 1876 subsidiary silver again came into use, and is included in this statement, beginning with that year.

Note 3.—The coinage of standard silver dollars began in 1878 under the act of February 28, 1878.

Note 4.—Specie payments were resumed January 1, 1879, and all gold and silver coins, as well as gold and silver bullion in the Treasury, are included in this statement from and after that date.

Note 5.—This table represents the circulation of the United States as shown by the revised statements of the Treasury Department for June 30 of each of the years specified.

No. 19.—Currency and Gold, 1862–1878.—Value in Currency of One Hundred Dollars in Gold in the New York Market from January 1, 1862, to December 31, 1878.

[Summary, Bureau of Statistics, Treasury Department.]

Periods.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	187..	1874.	1875.	1876.	1877.	1878.
January	102.5	145.1	155.5	216.2	140.1	134.6	138.5	135.6	121.3	110.7	109.1	112.7	111.4	112.5	112.8	106.3	102.1
February	105.5	160.5	158.6	205.5	138.4	137.4	141.4	134.4	119.5	111.5	110.3	114.1	112.3	114.5	113.4	105.4	102
March	101.8	154.5	162.9	173.8	130.5	135	139.5	131.3	112.6	111	110.1	115.5	112.1	115.5	114.3	104.8	101.2
April	101.5	151.5	172.7	148.5	127.3	135.6	138.7	132.9	113.1	110.6	111.1	117.8	113.4	114.8	113	106.2	100.6
May	103.3	148.9	176.3	135.6	131.8	137	139.6	139.2	114.7	111.5	113.7	117.7	112.9	115.8	112.6	106.9	100.7
June	106.5	144.5	210.7	140.1	148.7	137.5	140.1	138.1	112.9	112.4	113.9	116.5	111.3	117	112.5	105.4	100.8
July	115.5	130.6	258.1	142.1	151.6	139.4	142.7	136.1	116.8	112.4	114.3	115.7	110	114.8	111.9	105.4	100.5
August	114.5	125.8	254.1	143.5	148.7	140.8	145.5	134.2	117.9	112.4	114.4	115.4	109.7	113.5	111.2	105	100.5
September	118.5	134.2	222.5	143.9	145.5	143.4	143.6	136.8	114.8	114.5	113.5	112.7	109.7	115.8	110	103.3	100.4
October	128.5	147.7	207.2	145.5	148.3	143.5	137.1	130.2	112.8	113.2	113.2	108.9	110	116.4	109.7	102.8	100.5
November	131.1	148	233.5	147	143.8	139.6	134.4	126.2	111.4	111.2	112.9	108.6	110.9	114.7	109.1	102.8	100.2
December	132.3	151.1	227.5	146.2	136.7	134.8	135.2	121.5	110.7	109.3	112.2	110	111.7	113.9	107.9	102.8	100.1
First quarter year	102.6	153.4	159	198.5	136.3	135.7	139.8	133.8	117.8	111.1	109.8	114.1	111.9	114.2	113.5	105.3	101.7
Second quarter year	103.8	148.3	186.6	141.4	135.9	136.7	139.5	136.7	113.6	111.5	112.9	117.3	112.4	115.9	112.7	106.2	100.7
Third quarter year	116.2	130.2	244.9	143.2	148.6	141.2	143.9	135.7	116.5	113.1	114.1	114.6	109.8	114.7	111	104.6	100.5
Fourth quarter year	130.6	148.9	222.7	146.2	142.9	139.3	135.6	126	111.6	111.2	112.8	109.2	110.9	115	108.9	102.8	100.3
First half year	103.2	150.8	172.8	169.9	136.1	136.2	139.6	135.3	115.7	111.3	111.4	115.7	112.2	115.1	113.1	105.9	101.2
Second half year	123.4	139.6	233.8	144.7	145.8	140.3	139.8	130.8	114	121.1	113.4	111.9	110.3	114.8	109.9	103.7	100.4
Calendar year	113.3	145.2	203.3	157.3	140.9	138.2	139.7	133	114.9	111.7	112.4	113.8	111.2	114.9	111.5	104.8	100.8
Fiscal year ended June 30	.....	137.1	156.2	201.9	140.4	141	139.9	137.5	123.3	112.7	111.8	114.6	112	112.7	113.9	107.9	102.5

No. 19.—Value in Gold of One Hundred Dollars in Currency in the New York Market from January 1, 1862, to December 31, 1878—Continued.

Periods.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.
January	97.6	68.9	64.3	46.3	71.4	74.3	72.2	73.7	82.4	90.3	91.7	88.7	89.7	88.9	88.6	94	97.9
February	96.6	62.3	63.1	48.7	72.3	72.8	70.7	74.4	83.7	89.7	90.7	87.6	89.1	87.3	88.2	94.8	98
March	98.2	64.7	61.4	57.5	76.6	74.1	71.7	76.2	88.8	90.1	90.8	86.6	89.2	86.6	87.5	95.4	98.8
April	98.5	66	57.9	67.3	78.6	73.7	72.1	75.2	88.4	90.4	90	84.9	88.2	87.1	88.5	94.2	99.4
May	96.8	67.2	56.7	73.7	75.9	73	71.6	71.8	87.2	89.7	88	85	89.9	86.3	88.8	93.5	99.3
June	93.9	69.2	47.5	71.4	67.2	72.7	71.4	72.4	88.6	89	87.8	85.8	90	85.4	88.9	94.9	99.2
July	86.6	76.6	38.7	70.4	66	71.7	70.1	73.5	85.6	89	87.5	86.4	91	87.2	89.4	94 9	99.5
August	87.3	79.5	39.4	69.7	67.2	71	68.7	74.5	84.8	89	87.4	86.7	91.2	88.1	89.9	95.2	99.5
September	84.4	74.5	44.9	69.5	68 7	69.7	69.6	73.1	87.1	87.3	88.1	88.7	91.2	86.4	90.9	96.8	99.6
October	77.8	67.7	48.3	68.7	67.4	69.7	72.9	76.8	88.7	88.3	88.3	91.8	91	85.9	91.2	97.3	99.5
November	76.3	67.6	42.8	68	69.5	71.6	74.4	79.2	89.8	89.9	88.6	92.1	90.2	87.2	91.7	97.3	99.8
December	75.6	66.2	44	68.4	72.2	74.2	74	82.3	90.3	91.5	89.1	90.9	89.6	87.8	92.6	97.3	99.9
First quarter year	97.5	65.2	62.9	50.4	73.3	73.7	71.5	74.7	84.9	90	91	87.6	89.3	87.6	88.1	94.8	98.2
Second quarter year	96 3	67.4	53.6	70.7	73.6	73.2	71.7	73.2	88	89.7	88.6	85.3	89	86.3	88.7	94.2	99.3
Third quarter year	86.1	76.8	40.8	69.8	67.2	70.8	69.5	73.7	85.8	88.4	87.6	87.3	91.1	87.2	90.1	95.6	99.5
Fourth quarter year	76.6	67.2	44.9	68.4	70	71.8	73.7	79.4	89.6	90	88.7	91.6	90.2	86.9	91.8	97.3	99.7
First half year	96.9	66.3	57.9	58.9	73.5	73.4	71.6	73.9	86.4	89.8	89.8	86.4	89.2	86.9	88.4	94.4	98.8
Second half year	81	71.6	42.8	69.1	68.6	71.3	71.5	76.5	87.7	89.2	88.2	89.4	90.7	87.1	90.9	96.4	99.6
Calendar year	88.3	68.9	49.2	63.6	71	72.4	71.6	75.2	87	89.5	89	87.9	89.9	87	89.8	95.4	99.2
Fiscal year ended June 30	.....	72.9	64	49.5	71.2	70.9	71.5	72.7	81.1	88.7	89.4	87.3	89.3	88.8	87.8	92.7	97.5

Note.—Gold was first quoted at par on December 19, 1878.

The average rates of gold and currency for each month, as given in the above tables, was obtained as follows:

Four daily quotations of the rates of gold at New York, viz. the Opening, Closing, Highest, and Lowest, were recorded, from which a daily average was made, and the average rate for each month was prepared from these daily averages.

No. 50.—United States Bonds on Deposit to Secure Circulating Notes of National Banks on June 30 of Each Year from 1865 to 1901, and the Amount Owned and Held by the Banks for other Purposes, including those Deposited with the Treasurer to Secure Public Deposits.

Years.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
	6 per cent bonds.	5 per cent bonds.	4½ per cent bonds.	4 per cent bonds.	Total.		
1865 ..	$170,382,500	$65,576,600	.....	.....	$235,959,100	$155,785,750	$391,744,850
1866 ..	241,083,500	86,226,850	.....	.....	327,310,350	121,152,950	448,463,300
1867 ..	251,430,400	89,177,100	.....	.....	340,607,500	84,002,650	424,610,150
1868 ..	250,726,950	90,768,950	.....	.....	341,495,900	80,922,500	422,418,400
1869 ..	255,190,350	87,661,250	.....	.....	342,851,600	55,102,000	397,953,600
1870 ..	247,335,350	94,923,200	.....	.....	342,278,550	43,980,600	386,259,150
1871 ..	220,497,750	139,387,800	.....	.....	359,885,550	39,450,800	399,336,350
1872 ..	173,251,450	207,189,250	.....	.....	380,440,700	31,868,200	412,308,900
1873 ..	160,923,500	229,487,050	.....	.....	390,410,550	25,724,400	416,134,150
1874 ..	154,370,700	236,800,500	.....	.....	391,171,200	25,347,100	416,518,300
1875 ..	136,955,100	239,359,400	.....	.....	376,314,500	26,900,200	403,214,700
1876 ..	109,313,450	232,081,300	.....	.....	341,394,750	45,170,300	386,565,050
1877 ..	87,690,300	206,651,050	$44,372,250	.....	338,713,600	47,315,050	386,028,650
1878 ..	82,421,200	199,514,550	48,448,650	$19,162,000	349,546,400	68,850,900	418,397,300
1879 ..	56,042,800	144,616,300	35,056,550	118,538,950	354,254,600	76,603,520	430,858,120
1880 ..	58,056,150	139,758,650	37,760,950	126,076,300	361,652,050	42,831,300	404,483,350
1881 ..	61,901,800	172,348,350	32,600,500	93,637,700	360,488,400	63,849,950	424,338,350
	Continued at 3½ per cent.	Continued at 3½ per cent.					
1882 ..	25,142,600	202,487,650	32,752,650	97,429,800	357,812,700	43,122,550	400,935,250
1883 ..	385,700	7,402,800 3 percents, 200,877,850	39,408,500	104,954,650	353,029,500	34,094,150	387,123,650
1884 ..	.....	172,412,550	46,546,400	111,690,900	330,649,850	31,203,000	161,852,850
	Pacifics:						
1885 ..	3,520,000	142,240,850	48,483,050	117,901,300	312,145,200	32,195,800	344,341,000
1886 ..	3,565,000	107,782,100	50,484,200	114,143,500	275,974,800	31,345,550	307,320,350
1887 ..	3,175,000	5,205,950	67,743,100	115,842,650	191,966,700	33,147,750	224,814,450
1888 ..	3,181,000	37,500	69,670,300	105,423,850	178,312,650	63,618,150	241,930,800
1889 ..	4,324,000	.....	42,409,900	101,387,550	148,121,450	51,642,100	199,763,550
1890 ..	4,913,000	.....	39,486,750	100,828,550	145,228,300	35,287,350	180,515,650
1891 ..	7,957,000	.....	22,565,950	111,985,950	142,508,900	30,114,150	172,623,050
			Continued at 2 per cent.				
1892 ..	11,600,000	.....	21,825,350	129,764,700	163,190,050	20,301,600	183,491,650
1893 ..	12,426,000	.....	22,020,550	142,141,700	176,588,250	18,334,050	194,922,300
1894 ..	15,292,000	Loan of 1904, 5 percents, 4,849,950	22,711,850	158,837,950	201,691,750	27,801,100	229,492,850
1895 ..	12,378,000	12,896,850	22,558,350	Loan, 1907, 149,382,100 Loan, 1895, 10,465,500	207,680,800	30,343,400	238,024,200
1896 ..	10,046,000	13,057,850	22,078,100	Loan, 1907, 151,950,450 Loan, 1895, 31,783,550	228,915,950	28,764,155	257,680,105
1897 ..	8,837,000	15,728,350	22,168,900	Loan, 1907, 150,903,750 Loan, 1895, 32,833,550	230,471,550	33,461,800	263,933,350
1898 ..	3,665,000	18,341,150	22,260,500	Loan, 1907, 147,728,600 Loan, 1895, 28,206,150	220,201,400	67,250,450	287,451,850
1899 ..	Loan of June 13, 1898, 3 percents, 49,004,360	14,252,100	20,557,600	Loan, 1907, 128,241,300 Loan, 1895, 17,632,750	229,688,110	99,528,350	329,216,460
1900 ..	10,099,640	1,320,500	11,009,400 Consols 1930, 237,843,950	Loan, 1907, 16,350,700 Loan, 1895, 7,762,850	284,387,040	124,367,960	408,755,000
1901 ..	3,885,580	268,900	75,000 Consols 1930, 312,848,650	Loan, 1907, 6,144,500 Loan, 1895, 2,996,600	326,219,230	114,708,440	440,927,670

No. 51.—United States Bonds on Deposit to Secure Circulating Notes of National Banks for the Years ended October 31, from 1882 to 1901, inclusive, and the Changes which Occurred in the Several Classes of Bonds.

Years.	Number of banks.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
		4½ per cent bonds.	4 per cent bonds.	3 per cent bonds.	Pacific 6 per cent bonds.	Total.		
1882	2,301	$33,754,650	$104,927,500	$40,621,950 179,675,550	$3,526,000	$362,505,650	$37,563,750	$400,069,400
1883	2,522	41,319,700	106,164,850	a 602,000 201,327,700	3,463,000	352,877,300	30,674,050	383,551,350
1884	2,671	49,537,450	116,705,450	155,604,400	3,469,000	325,316,300	30,419,600	355,735,900
1885	2,727	49,547,250	116,391,650	138,920,650	3,505,000	308,364,550	31,780,100	340,144,650
1886	2,868	57,436,850	115,383,150	69,038,050	3,586,000	245,444,050	32,431,400	277,875,450
1887	3,061	69,696,100	115,731,400	144,500	3,256,000	188,828,000	34,671,350	223,499,350
1888	3,151	66,121,750	100,413,600	.....	3,468,000	170,003,350	60,715,050	230,718,400
1889	3,319	41,066,150	100,049,000	.....	4,553,000	145,668,150	48,501,200	194,169,350
1890	3,567	28,116,700	105,402,200	.....	6,672,000	140,190,900	30,684,000	170,874,900
1891	3,694	199,400 Continued at 2 p. ct., 21,648,100	120,858,850	.....	10,244,000	152,950,350	24,871,950	177,822,500
1892	3,788	21,897,850	131,133,150	.....	11,852,000	164,883,000	20,164,250	185,047,250
1893	3,796	22,020,550	142,141,700	.....	12,426,000	176,588,250	17,576,950	194,165,200
1894	3,756	22,749,900	155,932,450	Loan of 1904, 5 per cents, 6,980,850	14,043,000	199,706,200	25,888,200	225,594,400
1895	3,715	22,505,100	Consols of 1907, 149,342,350 Loan of 1895, 13,856,500	14,016,850	11,997,000	211,717,800	26,118,350	237,836,150
1896	3,679	22,673,850	Consols of 1907, 155,473,000 Loan of 1895, 36,531,650	16,038,850	10,386,000	241,103,350	25,135,500	266,238,850
1897	3,647	22,039,650	Consols of 1907, 150,288,100 Loan of 1895, 30,474,150	15,910,650	9,030,000	227,742,550	32,490,650	260,233,200
1898	3,598	22,047,750	Consols of 1907, 139,436,050 Loan of 1895, 23,990,650	Loan of 1898, 3 per cents, 31,006,120 Loan of 1904, 5 per cents, 16,231,900	2,906,000	235,618,470	114,540,240	350,158,710
1899	3,595	20,907,600	Consols of 1907, 128,822,050 Loan of 1895, 18,242,750	Loan of 1898, 3 per cents, 49,825,160	Loan of 1904, 5 percents, 14,665,600	232,463,160	100,305,200	332,768,360
1900	3,871	1,019,950 Consols of 1930, 270,006,600	Consols of 1907, 13,544,100 Loan of 1895, 7,503,350	7,756,580	1,293,000	301,123,580	113,859,250	414,982,830
1901	4,221	12,500 Consols of 1930, 316,625,650	Consols of 1907, 6,032,000 Loan of 1895, 2,911,100	3,983,780	268,900	329,833,930	115,003,660	444,837,590

a 3½ percents.

No. 52.—Interest-Bearing Bonded Debt of the United States from 1865 to 1901, inclusive.

Date.	6 per cent.	5 per cent.	4½ per cent. *a*	4 per cent. *b*	6 per cent. *c*	Total.
Aug. 31, 1865	$908,518,091	$199,792,100			$1,258,000	$1,109,568,191
June 30, 1866	1,008,388,469	198,528,435			6,042,000	1,212,958,904
June 30, 1867	1,421,110,719	198,533,435			14,762,000	1,634,406,154
June 30, 1868	1,841,521,800	221,588,400			29,089,000	2,092,199,200
June 30, 1869	1,886,341,300	221,589,300			58,638,320	2,166,568,920
June 30, 1870	1,764,932,300	221,589,300			64,457,320	2,050,978,920
June 30, 1871	1,613,897,300	274,236,450			64,618,832	1,952,752,582
June 30, 1872	1,374,883,800	414,567,300			64,623,512	1,845,074,612
June 30, 1873	1,281,238,650	414,567,300			64,623,512	1,760,429,462
June 30, 1874	1,213,624,700	510,628,050			64,623,512	1,788,876,262
June 30, 1875	1,100,865,550	607,132,750			64,623,512	1,772,621,812
June 30, 1876	984,999,650	711,685,800			64,623,512	1,761,308,962
June 30, 1877	854,621,850	703,266,650	$140,000,000		64,623,512	1,761,512,012
June 30, 1878	738,619,000	703,266,650	240,000,000	$98,850,000	64,623,512	1,845,359,162
June 30, 1879	310,932,500	646,905,500	250,000,000	679,878,110	64,623,512	1,952,339,622
June 30, 1880	235,780,400	484,864,900	250,000,000	739,347,800	64,623,512	1,774,616,612
June 30, 1881	196,378,600	439,841,350	250,000,000	739,347,800	64,623,512	1,690,191,262
June 30, 1882	Continued at 3½ per cent. 58,957,150	Continued at 3½ per cent. 401,593,900	250,000,000	739,349,350	64,623,512	1,514,433,912
June 30, 1883		32,082,600 Funded into 3 percents, act July 12, 1882, 304,204,350	250,000,000	737,942,200	64,623,512	1,388,852,662
June 30, 1884		224,612,150	250,000,000	737,661,700	64,623,512	1,276,987,362
June 30, 1885		194,190,500	250,000,000	737,719,850	64,623,512	1,246,533,862
June 30, 1886		144,046,600	250,000,000	737,759,700	64,623,512	1,196,429,812
June 30, 1887		19,716,500	250,000,000	737,800,600	64,623,512	1,072,140,612
June 30, 1888			222,207,050	714,177,400	64,623,512	1,001,007,962
June 30, 1889			139,639,000	676,095,350	64,623,512	880,357,862
June 30, 1890			109,015,750	602,193,500	64,623,512	775,832,762
June 30, 1891			50,869,200	559,566,000	64,623,512	675,058,712
June 30, 1892			Continued at 2 per cent: 25,364,500	559,581,250	64,623,512	649,569,262
June 30, 1893			25,364,500	559,604,150	64,623,512	649,592,162
June 30, 1894		Loan of 1904, 5 percents, 50,000,000	25,364,500	559,618,400	64,623,512	699,606,412
June 30, 1895		100,000,000	25,364,500	Loan, 1907, 559,625,750 Loan, 1925, *d*31,157,700	64,623,512	780,771,462
June 30, 1896		100,000,000	25,364,500	Loan, 1907, 559,636,850 Loan, 1925, *d*162,315,400	64,623,512	911,940,262
June 30, 1897		100,000,000	25,364,500	Loan, 1907, 559,640,100 Loan, 1925, *d*162,315,400	64,623,512	911,943,512
June 30, 1898		100,000,000	25,364,500	Loan, 1907, 559,646,050 Loan, 1925, *d*162,315,400	31,084,000	878,409,950
June 30, 1899	3 per cents. *e*198,678,720	100,000,000	25,364,500	Loan, 1907, 559,652,300	Loan, 1925, *d*162,315,400	1,046,010,920
June 30, 1900	128,843,240	47,651,200	21,979,850 Consols of 1930, 307,125,350	355,528,350	*d*162,315,400	1,023,443,390
June 30, 1901	99,621,420	21,854,100	445,940,750	257,376,050	162,315,400	987,107,720
Oct. 31, 1901	98,193,100	21,025,459	445,940,750	247,273,450	148,557,700	960,990,450

a Funded loan 1891; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1891.
b Funded loan 1907; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1907.
c Pacific Railroad bonds; authorizing act July 1, 1862, and July 2, 1864; date of maturity, 1895 to 1899.
d Loan of 1925; authorizing act January 14, 1875; date of maturity, February 1, 1925.
e Loan of 1908–1918; authorizing act June 13, 1898.

The refunding certificates, amounting to $32,650, are not included in the table.

The public debt reached the maximum August 31, 1865, and amounted to $2,844,649,626. The non-interest-bearing obligations amounted to $461,616,311, the interest-bearing debt being $2,383,033,315.

No. 53.—UNITED STATES BONDS—MONTHLY RANGE OF PRICES IN NEW YORK FROM JANUARY, 1860, TO OCTOBER 31, 1901.

[From the Financial Review, annual, and the Quotation Supplement, monthly, published by the Commercial and Financial Chronicle of New York.]

Securities.	January.		February.		March.		April.		May.		June.		July.		August.		September.		October.		November.		December.	
	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.
1860.																								
U. S. 6s of 1868, coupon	106½	107	106	107¼	106½	107¼	108	108¼	108⅜	109½	108	108	108	109	109	109¼	108	108½	107¾	107¾	....	....	96	96
U. S. 5s of 1865, coupon	98	100	99⅛	100	99⅞	100½	100½	102¼	102	102⅜	102⅝	103	100½	100¾	101	102	102	102	102	102½	93	98	92	93
U. S. 5s of 1874, coupon	99¼	100½	100⅜	100½	100¾	101¾	103	100¼	103	103¾	103¾	104½	101⅞	102	102	103	102¾	103⅛	102½	103	95	103	89	95
1861.																								
U. S. 6s of 1868, coupon	98	100	94	100	95	95½	95	95	86	95	88	90	87	90	87½	90	88	90	90	90	92	92	97	98
U. S. 6s of 1881, coupon	....	....	93¼	93¼	91	94	84½	94	84¾	89	83	85	85⅛	90⅜	87¼	89⅜	89¼	91⅜	91¼	95¾	93½	95⅛	89	93½
U. S. 5s of 1865, coupon	90⅞	92	86	91	89	92	91	91¾	85	86	85½	86¾	86	89	85	87	86	87¾	87¼	89	87½	89	86½	88½
U. S. 5s of 1871, coupon	91	93	87½	91	....	....	85	85	78	80	75⅛	79	77½	80	....	....	79½	81	81½	85	82½	86	82⅝	83
U. S. 5s of 1874, coupon	92	97	85	93½	85	90	75	89½	75¼	79	75	78½	76	82	78¼	81	79½	81	81⅛	86	83	86	79	83
1862.																								
U. S. 6s of 1868, coupon	85	90	90	92	92½	95	94	97	97¼	102	103½	107⅛	96½	100	96½	99½	96½	100	103	103⅛	101½	102	102	102
U. S. 6s of 1881, coupon	87½	91¾	88½	93	92⅜	94⅜	92½	98	97¾	105½	105½	107¼	96½	103	98⅛	101¾	99	102½	102	104¾	103	104½	102¼	104¾
U. S. 5s of 1865, coupon	85	86½	86¾	90	90¼	98	92	92½	93½	97	93	99	90	92	94	94	94	95	96	97	97	97	95	95
U. S. 5s of 1871, coupon	79½	80	79	80	88	88	....	....	93	96	96½	97	86½	86¾	88¾	90	89	91	92½	93	....	....	9 ¾	92¾
U. S. 5s of 1874, coupon	78	80⅝	78½	85	85	88	86⅝	90	89¼	96	95⅛	97½	85	91	85	91	88	91⅜	91	94	91½	93	91½	92⅞
U. S. 6s, certificates	....	....	....	....	97	97	96⅜	99	99	100⅛	100⅛	100¼	98	99	98¼	99⅞	98¼	99⅝	98½	99¾	97½	99⅜	94¾	97¾
U. S. 7 3-10 notes	97½	98	98	99⅝	99¼	100	99⅞	101½	102¼	105¾	104½	106¼	99	105¼	102⅛	105½	102¾	104⅞	103	103	103½	105⅜	100½	104¼
1863.																								
U. S. 6s of 1881, coupon	91¾	99	93¾	102½	100¼	105½	104¼	106½	107⅛	108¾	107½	110	104	107	104⅝	107⅛	106	107	106¾	110¾	108¾	110¼	108½	110
U. S. 5s of 1865, coupon	....	....	96	99	99⅞	99⅞	....	....	104	106	106	108½	104½	105	105	105	....	....	....	....	117	125	124	127
U. S. 5s of 1874, coupon	86	90	85½	97½	94	98¼	95¼	98¼	97	98	98¾	100	97	100	96½	101	97	97	96¼	100¼	100	100	98	100½
U. S. 6s, gold certificates	94¾	97¼	93⅞	99	98¼	100⅛	99⅞	102	101	102	100¼	101¼	98½	101⅛	100	101⅜	101	101¾	101⅞	102½	98	102¼	101¾	102¼
U. S. 6s, current certificates	....	....	....	....	96¾	100½	98	99⅞	98	99⅞	97	99⅛	97¼	99½	99¼	99⅞	99¼	99⅝	99	99½	98⅛	99	98	98½
U. S. 7 3-10s, A. and O	100	103	101¾	105½	104¾	107⅛	104½	106	106	107½	103½	107⅛	105	107	105¾	107¼	106½	107⅜	105½	108⅝	105¾	107⅝	106½	106⅞
U. S. 7 3-10s, F. and A	102½	103	102½	104½	102⅜	107	104	107	106¾	109	107	107½	105½	107½	105½	107¼	105	106½	106	108	106	107⅛	106½	107¼

1864.

U. S. 6s of 1881, coupon	104	107	106¾	111½	111¼	113⅛	113	118	113	115	111	114	102	106⅞	104⅝	109¾	106½	109	104½	106¾	106½	113	112⅝	118
U. S. 5-20s, coupon	101½	104⅞	103¾	107	107	110½	105	114	105½	107¼	101	106¾	101½	109	106½	113	105	111⅜	106½	108½	100½	107¼	106⅛	110
U. S. 10-40s, coupon															103	103½	95	99	92½	96½	94	99¼	98½	102½
U. S. 7 3-10s, A. and O	106⅜	107⅝	107¾	111	111	113	108¼	115	109½	112	103	110	102¼	107½	107	112	107	112	104	108¾	107	124	116½	122⅜
U. S. 1-year certificates	97¾	98⅛	97⅛	99½	99⅛	99⅞	97¾	99⅛	98⅛	98½	92¾	98⅜	93	96¼	93¾	95¼	93	95	94½	95½	95	98	96	97⅞

1865.

U. S. 6s of 1881, coupon	109½	112⅜	109½	111½	103½	111⅛	105	110⅜	108½	110¾	108¾	110½	106½	108¾	106	107¼	107¼	108⅛	106⅜	108¼	105¼	106⅝	106⅜	108¼
U. S. 5-20s, coupon	106⅜	110	108⅞	112	104¾	111¾	105⅜	109¼	102¼	107	102	104¼	103⅞	106	105½	106⅞	105⅞	108⅛	101¾	105¼	99¼	103	100	105⅛
U. S. 5-20s, new, coupon	106½	110	108	111	100¾	110⅜	105¼	109¼	102½	106	103	104	103⅝	105⅜	104	105	105	106¾	101	103	98⅞	101¼	99	102⅛
U. S. 10-40s, coupon	100½	102¾	100⅞	102⅞	89¼	102¾	91½	97⅜	94¼	97⅝	94¾	97¾	96⅝	98	93	98⅛	93⅞	94⅜	92½	94⅛	89¾	92¾	90⅜	95
U. S. 7 3-10 notes	114	119	115	116½	114	114½			99½	99⅞	99½	99⅞	99½	100	98¼	99⅝	98	99⅝	97	99¼	95⅝	99	96¼	98⅞
U. S. 1-year certificates	96⅞	98	97⅞	98½	96½	98⅝	98⅝	99½	99	99½	99⅝	99⅞	97⅝	99¼	97½	98¾	98½	99	97¾	99⅝	96¼	97⅞	97½	98⅝

1866.

U. S. 6s of 1881, coupon	103¾	104⅝	103¾	104½	104¼	105⅛	104⅝	108½	107	109½	109½	110⅞	106⅞	110	109½	113¼	110¾	112	111½	113½	112	114¾	109¾	113¼
U. S. 5-20s of 1862	102¾	105	102⅜	103⅜	103	104⅜	103¼	106⅜	100⅜	102¼	101½	104⅜	104¼	108⅞	108¼	113¾	107⅞	112½	111⅜	115¼	107½	110⅞	105⅛	108⅛
U. S. 5-20s of 1864	101½	102¼	102	103⅜	102⅞	104⅛	103¾	105⅞	101⅜	102⅛	102	103⅜	103¾	106	105½	110	108	109½	109⅝	111	105¾	107¾	104¼	107
U. S. 5-20s of 1865	101½	102⅛	101⅞	103½	103	104⅛	104	106	101¼	102⅜	102⅛	103½	103½	106¼	106	109¾	107¾	109⅝	109	111⅜	105¾	109⅜	104⅛	107¼
U. S. 10-40s	92⅞	93¾	93¼	94⅞	90	92⅜	91½	96½	94	96½	95¾	97¼	97⅛	99	99	103¼	97½	100¼	99⅛	100⅛	99½	100¾	99	100¾
U. S. 7 3-10 notes, 1st	98¼	99⅜	99⅛	99¾	99½	100¼	100	102	100½	102⅝	102	103¼	103	104½	104	107⅝	105½	107½	106	107	105	108⅛	104	105¾
U. S. 7 3-10 notes, 2d	97¾	99⅜	98⅞	99⅝	99¼	100½	99⅞	102	101	102⅝	102	103⅜	103	104½	104	106¾	105⅛	106⅜	105⅝	106¼	104	106⅛	103⅞	105¾
U. S. 7 3-10 notes, 3d	97¾	99	99	99½	99	100¼	99⅞	102	100¾	102¾	102	103⅜	103	104½	104	106⅝	105	106½	105½	106¼	104	107¼	104	105¾

1867.

U. S. 6s of 1881, coupon	106½	108⅜	107½	110½	108⅜	110⅛	108⅞	110¼	110½	112	111⅞	113¼	109	110¾	110¼	112⅛	110¾	112¼	110½	112⅜	112	113¼	111⅜	112⅞
U. S. 5-20s of 1862, coupon	106¼	108	107¾	111¾	108⅞	111	110⅜	111¼	107	109⅞	109⅝	110⅞	110⅝	112¼	111⅝	114⅞	110¼	115¼	111½	113¼	107⅞	108⅝	107	108⅜
U. S. 5-20s of 1864, coupon	105⅛	106	105¾	108½	107⅛	108	107⅝	109⅛	105⅛	106	105¾	107⅝	107½	109⅞	109	110⅝	108⅞	110¼	108¼	109⅝	105	105⅝	104½	106
U. S. 5-20s of 1865, coupon, M. and N	105	106¼	105¾	109⅛	107⅛	108¾	107⅛	109⅝	105⅝	108	106½	107¾	107⅝	109⅞	109½	111⅛	109⅜	111½	108⅜	110¼	105⅞	106½	104¾	105⅞
U. S. 5-20s of 1865, coupon, J. and J	103⅜	104⅝	104⅜	106⅞	106½	107⅜	107⅛	107½	107½	108⅜	108½	110½	106½	108¾	107¾	108⅞	107½	109	106⅜	107⅝	107⅜	108	107½	108⅝
U. S. 5-20s of 1867, coupon													107	108⅝	107⅞	108⅞	107⅝	109	106¼	108	107½	108	107½	109
U. S. 10-40s, coupon	99¼	100	99¾	101¾	97½	98¼	97⅞	99	99	99⅞	99½	100½	100½	102¾	102⅛	103¼	99½	99⅞	99⅝	101⅛	100⅜	102⅜	100⅝	104

1868.

U. S. 6s of 1881, coupon	108⅜	112	110¾	112⅜	110¼	111⅞	110⅞	113½	113	116	116½	118⅛	112¾	115⅝	113⅛	116¼	113½	114½	113	116¼	111⅜	115½	114⅛	115
U. S. 5-20s, 1862, coupon	107⅞	111⅞	110	111¾	109¼	110¾	109⅛	112½	108	111⅞	111¾	113⅞	112¾	114⅝	112¾	115	112½	115¼	112¼	115	105⅝	113⅝	109⅞	111⅝
U. S. 5-20s, 1864, coupon	105¼	109⅜	107⅜	109½	107¼	108⅜	107⅝	110⅞	106⅝	109¾	109⅝	111¼	110	111⅝	108⅝	111¼	109¼	110¼	109½	112¾	104¾	108¾	106⅜	107⅝
U. S. 5-20s, 1865, M. and N	106	110⅛	108½	110¼	107⅝	109	107⅞	111⅛	106⅝	109⅞	110	111¾	110¾	112¾	110	112½	109¾	111⅝	109⅞	112⅞	104¾	108⅞	107⅛	108⅜
U. S. 5-20s, 1865, J. and J	104½	108¼	106¼	108⅛	106¼	107¾	106⅜	109	108⅞	111⅞	112⅜	114¼	108	109½	107⅜	109¼	107⅞	109¼	107⅝	111⅞	106½	110⅞	109¾	110⅞
U. S. 5-20s, 1867, coupon	104⅝	108⅜	106⅞	108⅜	106¼	107½	106¾	109½	109¼	112⅛	112⅝	114⅜	108⅛	109⅝	106½	109⅜	107¾	109¼	107⅝	112	107¼	111¼	109¾	111¼
U. S. 5-20s, 1868, coupon											109¾	110⅛	108⅛	109⅝	107	109⅜	108¼	109½	108⅛	112⅛	107⅝	111	110	111⅜
U. S. 10-40s, coupon	101⅞	104½	104¼	105⅜	100¼	101⅜	100½	103	103	105⅞	105¾	107¾	106⅝	108⅝	108	109⅝	104½	105⅜	104¼	106⅝	103	106¾	105	105⅞

1869.

	6s, 1881.		6s (5-20 years), coupon.						5s, 10-40, coupon.
	Coupon.	Registered.	1862.	1864.	1865.	1865n.	1867.	1868.	
January.									
Opening	111 1/8	109 1/8	111 3/8	107 3/4	108 3/8	107	107 3/8	107 1/2	106
Highest	112 3/8	111 1/2	113 5/8	109 3/4	110 5/8	108 5/8	109	109 1/2	108 5/8
Lowest	111	109	111 1/2	107 5/8	107 3/4	106 5/8	106 7/8	107 1/4	105 3/4
Closing	112 1/4	111 3/8	113 3/8	109 1/2	110 5/8	108 5/8	108 5/8	109	108 5/8
February.									
Opening	112 1/8	111 1/2	113	104 3/4	110 1/2	108 3/8	108 5/8	108 7/8	108 1/2
Highest	116 3/8	114 1/2	118 1/2	115 1/4	116 3/8	113 3/4	113 5/8	112 1/4	110 1/4
Lowest	112 3/8	111 1/2	113	109 1/4	110 1/2	108 3/8	108 5/8	108 7/8	108 1/4
Closing	116 3/8	114 1/2	118 1/2	115 1/4	116 1/8	113 1/4	113 1/8	112 1/4	110 1/4
March.									
Opening	115 3/4	115 1/8	118	115 3/4	115	112 7/8	113	112 3/4	106 1/4
Highest	117 1/4	116 1/2	120	115 1/2	118	113 3/4	113 5/8	114	106 1/4
Lowest	115 3/8	114 7/8	117 3/8	113 7/8	114 7/8	112 1/2	112 1/2	112 3/4	105 1/8
Closing	115 3/8	115	118	113 5/8	115 7/8	113	113	113	105 1/8
April.									
Opening	115 3/8	115	118	114	115 7/8	112 7/8	112 7/8	113 7/8	105
Highest	118 3/4	118	122	117 3/4	119 3/8	116 1/2	116 5/8	116 1/2	108 1/8
Lowest	115 3/4	115 1/2	117 3/4	113 3/8	115 7/8	112 5/8	112 7/8	113 3/8	105
Closing	118 3/4	118	121 5/8	117 5/8	119 1/8	116 1/2	116 1/2	116 1/2	108 1/8
May.									
Opening	118 5/8	119	117 7/8	113 5/8	115 3/8	116 1/2	116 1/2	116 1/2	108 1/8
Highest	123 3/8	122 1/8	123 5/8	117 1/2	119 1/2	120 1/4	120 1/4	120 1/4	110
Lowest	118	118 1/2	117 1/4	113 1/2	114 1/2	115 7/8	115 3/4	115 3/4	107 1/2
Closing	122	121 1/8	122 3/4	117	118 7/8	120	120	119 5/8	109 5/8
June.									
Opening	122 3/8	117 1/8	122 3/8	117 1/4	118 7/8	120	120	120 1/4	109 1/2
Highest	122 3/8	117 1/2	122 3/4	117 5/8	119	120	120 1/8	120 1/4	109 1/2
Lowest	121	116 1/2	121 5/8	116 3/4	117 5/8	119	119 1/4	118 7/8	107 3/8
Closing	121 1/8	117	121 5/8	116 7/8	118 3/8	119 1/2	119 1/2	119 5/8	107 3/4

	6s, 1881.		6s (5-20 years), coupon.						5s, 10-40, coupon.
	Coupon.	Registered.	1862.	1864.	1865.	1865n.	1867.	1868.	
July.									
Opening	117 1/8	117 1/8	121 5/8	117 1/8	118 1/8	116 1/2	115 3/4	116 1/8	108
Highest	123 3/4	122 1/8	125 1/2	123 1/2	123 3/4	122 1/4	122 1/2	122	114 5/8
Lowest	116 3/4	117 1/8	121 1/4	117 1/8	118 1/8	116 1/8	115 3/8	116	107 1/2
Closing	123 3/4	122 1/8	125 1/8	123 1/2	123 1/2	122 1/4	122 1/2	122	114 5/8
August.									
Opening	124 1/8	124 1/2	125 1/4	123 7/8	123 5/8	122 3/8	122 5/8	122 1/2	116
Highest	125	125	125 1/4	124	124 1/8	122	122 7/8	122 3/4	116 1/8
Lowest	121 3/4	122 5/8	122 3/8	120 1/8	120 5/8	119 3/8	119 3/8	120 1/2	112 3/8
Closing	123 3/4	123 1/8	123 1/8	122 1/8	122 3/8	121 1/8	121 1/8	120 1/2	115 1/8
September.									
Opening	123	123 1/4	123 1/4	122 1/4	122 1/2	121 3/8	121 1/2	120 3/4	112 1/4
Highest	123	123 1/4	123 1/4	122 1/4	122 1/2	121 3/8	121 1/2	120 3/4	112 1/4
Lowest	119	119	119 1/4	118 1/2	118 1/4	.....	116 7/8	117	108 1/4
Closing	119 1/4	119	119 1/4	119 1/2	119 1/2	117 1/4	117 3/8	117	108 1/4
October.									
Opening	119 3/8	119	120	119 1/4	119 5/8	117 5/8	118 1/8	118 1/8	109 3/8
Highest	120 1/4	120	121	119 1/2	120	118 3/8	118 1/8	.....	109 3/8
Lowest	119	118 1/2	119 1/4	117	117	115 7/8	115 7/8	116 1/4	107 3/8
Closing	119 1/8	119 1/4	119 3/4	117 3/4	119 5/8	116 3/8	116 3/8	116 3/8	107 3/8
November.									
Opening	119 1/4	119 3/4	116	113 3/8	114	119	116 1/8	116 1/8	108
Highest	119 1/4	119 3/4	116	113 3/8	114	116 1/8	116 1/4	116 1/4	108
Lowest	115 1/8	115 1/4	112 3/8	110 3/4	111	113 1/2	113 3/8	113 3/4	106 1/2
Closing	115	115 1/4	112 3/4	111	111 3/8	113 1/2	113 3/4	113 3/4	107
December.									
Opening	115 7/8	112 1/4	112 5/8	110 1/2	110 3/4	113	113 1/4	113	106 3/8
Highest	120 5/8	116 1/2	116	113 5/8	114 3/8	116 1/8	116 5/8	116 1/4	110 7/8
Lowest	115 7/8	112 1/4	111 7/8	110 1/2	110 3/4	113	113 1/4	113	106 3/8
Closing	118 1/2	114 1/2	111 7/8	112	111 3/4	115 1/2	115 1/4	115	109 3/8

	6s, 1881, coupon	6s (5-20 years), coupon.						5s, 10-40, coupon.	6s, currency.
		1862.	1864.	1865.	1865n.	1867.	1868.		
January.									
Opening	115⅝	113½	113	113⅛	111⅝	111⅞	111¾	109¾	109⅛
Highest	118½	116½	116	116⅛	114¾	114⅞	114⅝	113⅜	111½
Lowest	115⅝	113½	113	112⅞	111⅝	111⅞	111¾	109¾	109⅛
Closing	118⅜	115⅝	115⅜	115½	114¼	114⅜	114⅝	112¼	111½
February.									
Opening	118⅛	115½	115¼	115⅛	114⅛	114	114	114	111⅝
Highest	118¼	115⅝	115¼	115⅛	114⅛	114¼	114⅜	114	111⅞
Lowest	115⅞	114	113¼	113½	111⅞	112⅛	113	111⅛	111¼
Closing	115⅝	114¾	113¼	113½	111⅞	112⅜	113	111¼	111¼
March.									
Opening	116¼	114¼	113⅜	113⅓	111¾	112⅛	112⅜	108¾	111¼
Highest	116½	114¼	113⅜	113⅛	111¾	112⅛	112⅝	108¾	113⅛
Lowest	113¼	109½	108⅜	108⅜	107⅛	108	108½	104¾	110⅜
Closing	114⅛	110¾	109⅝	110¾	108⅜	109¼	109¾	106⅝	112
April.									
Opening	113⅞	110⅜	109¼	109⅜	107⅝	108⅞	109¼	106¼	111⅞
Highest	116⅞	115¼	114¼	114⅜	113⅜	113⅝	113½	108⅜	112¾
Lowest	113⅞	110¼	109¼	109⅜	107¾	108½	108⅞	108⅝	111¼
Closing	116⅜	115¼	113⅞	114¼	112½	112⅞	113½	108⅜	112
May.									
Opening	116⅞	112¼	111⅜	111⅜	113¾	114⅛	114⅛	108⅝	112⅝
Highest	117⅝	112½	111⅞	112	114¼	114¾	115	108⅝	112⅞
Lowest	116	111⅛	110⅜	110⅞	112½	113¼	113½	107⅜	112¼
Closing	117⅜	112⅜	111⅜	111⅜	113⅞	114	114⅛	108½	112⅞
June.									
Opening	117⅜	112½	111¼	.....	113⅝	.....	114	108¾	113
Highest	118½	112⅝	111¾	111¾	114¼	114⅜	114⅜	108¾	114¾
Lowest	117⅜	111	110¾	110¾	112⅞	112⅞	113	107⅝	113
Closing	118⅛	112	111⅝	112	114⅛	.....	114⅜	108½	113⅞

	6s, 1881, coupon.	6s (5-20 years), coupon.						5s, 10-40, coupon.	6s, currency.
		1862.	1864.	1865.	1865n.	1867.	1868.		
July.									
Opening	115¼	112⅛	112	112	111⅛	111⅛	111⅛	108⅞	113⅞
Highest	115¼	112⅛	112	112	111⅛	111⅛	111⅛	108⅞	114
Lowest	112⅜	108¾	108¾	108¾	107⅜	107⅜	108	106⅜	110¼
Closing	113⅝	110⅜	109¾	110	108⅜	109⅛	109½	107¼	110½
August.									
Opening	113¼	110⅜	110⅛	110⅛	108⅞	108¾	109	106⅞	110¾
Highest	114⅜	112⅞	111½	111⅞	110¼	110⅜	110½	110¾	112¼
Lowest	113⅛	110⅛	109⅞	108¾	108⅜	108¾	109	106⅞	110¾
Closing	114⅜	112¾	111¼	111⅞	110⅛	110¼	110	109	111⅜
September.									
Opening	113¾	113	111⅛	112	110	110¼	110¼	106	112
Highest	114⅝	114½	112	112⅜	110¾	110⅞	110⅞	107	112
Lowest	113¾	112⅝	111⅛	111½	110	110⅛	110¼	105⅞	111
Closing	113⅞	112½	111½	111⅝	110¼	110¼	110⅜	106⅜	111⅛
October.									
Opening	114⅜	111⅞	111½	112	110½	110½	110⅝	106½	111⅛
Highest	114⅝	113	111¾	112¼	110½	110⅝	110⅞	106⅞	111⅝
Lowest	113⅝	111⅞	111¼	110⅝	110⅛	110¼	110½	106¼	111
Closing	113¾	112½	111¼	111⅝	110⅛	110¼	110½	106⅝	111
November.									
Opening	113½	109⅛	107⅞	108¼	110¼	110¼	110½	106¾	111
Highest	113⅝	109⅛	107⅞	108¼	110¼	110¼	110½	107	111½
Lowest	113⅛	107½	107	106⅞	109	109¼	109½	106¼	110⅞
Closing	113⅜	107⅝	107	107⅜	109¼	109⅜	109¾	106⅝	110⅞
December.									
Opening	113¼	107⅜	106⅞	106⅞	109¼	109¼	109⅝	106½	110⅞
Highest	113⅜	108	107¾	107⅝	110⅜	110⅜	111	106⅞	110⅞
Lowest	113	107¼	106¾	106¾	109⅛	109⅛	109⅝	106¼	109¾
Closing	113¼	108	107¾	107¼	110⅜	110⅜	111	106½	110

1871.

	6s, 1881, coupon.	6s (5-20 years), coupon.						5s, 10-40, coupon.	6s, currency.
		1862.	1864.	1865.	1865n.	1867.	1868.		
January.									
Opening	110¼	108⅝	108⅛	108⅛	107⅛	107⅝	108½	106⅞	110½
Highest	113¼	110½	109⅞	109¼	108⅝	108⅞	109¼	109⅜	111½
Lowest	110¼	108⅜	107⅝	108	107	107¼	107⅝	106¾	110
Closing	113¼	110½	109⅞	110	108⅝	108⅞	109¼	109⅝	111½
February.									
Opening	113¼	11 ⅜	110⅛	110⅛	109	109⅛	109⅛	109⅜	111⅓
Highest	114¼	112⅜	111⅞	112¼	111	111⅜	111¼	111⅞	113⅜
Lowest	113	110⅜	110	110	109	109	109⅜	109⅓	111¼
Closing	114⅝	112¼	111⅞	112¼	110¾	110⅞	111⅜	111⅞	113⅜
March.									
Opening	114⅝	112¼	112⅓	112⅜	111	111¼	111⅝	109⅓	113⅜
Highest	116⅜	113	112⅜	112⅜	111⅜	111¼	111¾	109¾	115⅜
Lowest	114⅝	111⅞	111½	111¾	110⅓	110½	110⅞	108	113⅜
Closing	116⅓	112⅜	112¼	112¼	111⅜	111⅜	111⅜	108⅝	115⅜
April.									
Opening	116¾	112⅜	112¼	112⅓	111¼	111⅜	111¾	108¾	115¾
Highest	117¼	114	114	114	113	113	113	109½	115¾
Lowest	116¼	112⅛	112¼	112½	111¼	111⅜	111⅝	108½	115⅜
Closing	117¼	113⅜	114	114	113	113	113	109⅝	115⅜
May.									
Opening	117⅛	111	111	111	113⅛	113¼	113⅜	109⅛	115¾
Highest	117⅜	111¾	111¾	111¾	114	114	114⅛	110	115⅞
Lowest	117	110¾	110⅞	110⅞	113	112¾	113	109	115¼
Closing	117¼	111½	111¼	111½	113⅞	114	114⅛	109¾	115⅞
June.									
Opening	117⅜	112	111⅝	111⅞	113⅞	113⅞	114	109⅜	115⅞
Highest	118⅛	113⅜	111⅝	113½	114⅞	115⅜	115⅜	110¾	115⅞
Lowest	117¼	112	111⅛	111⅞	113⅞	113⅞	114	109⅜	115¼
Closing	118⅜	113⅜	113	113⅛	114⅝	115⅜	115⅛	110¾	115½
July.									
Opening	115	113¾	113½	113⅜	112⅞	113	113⅛	111	115
Highest	116¼	115¼	114⅝	114¼	112⅞	113¼	113⅜	113¼	115⅛
Lowest	114⅞	113¾	113½	113¼	112¼	112¾	112⅞	111	113
Closing	116	114¼	113⅝	113¾	112⅝	112⅝	113	113¼	114¼
August.									
Opening	116⅜	114½	114	114	112½	113	113¼	110	114¼
Highest	119	114¾	114¼	114½	113⅝	113⅝	114⅛	111	116¾
Lowest	116	113⅞	113⅞	114	112½	113	113¼	110	114
Closing	118	114⅜	114¼	114½	113⅝	113½	114⅜	111	116⅛
September.									
Opening	118⅝	114⅝	114¾	114¾	113⅝	113¾	114¼	111⅞	116⅛
Highest	119⅜	115⅝	115⅝	115⅞	114⅝	114⅝	114⅝	113¾	116¼
Lowest	118	114⅝	114¾	114¾	113⅝	113¾	114¼	111⅜	114½
Closing	118¼	115⅛	115½	115¾	114½	114⅝	114⅝	111⅝	114½
October.									
Opening	118¼	115⅞	115⅞	115⅞	114¾	114⅞	115	111¾	114½
Highest	118¼	115⅞	115⅝	116	114¾	114⅞	115	111¾	114½
Lowest	115¼	113¾	113⅛	113½	112	112	112	107	110⅛
Closing	116⅝	114⅝	114⅜	114¾	113¼	113½	113⅜	109¼	111
November.									
Opening	116½	111¼	111	111½	113⅜	113⅝	113⅝	109⅛	111½
Highest	117¾	111¾	111	112⅜	114¼	115	115	110	113⅜
Lowest	116½	111	110	111½	113	113⅝	113⅝	109⅛	111½
Closing	117⅝	111	110⅞	111⅞	113	114	114⅝	109⅝	113⅜
December.									
Opening	117½	111	110¾	111⅝	113¼	114⅜	114⅝	109¾	113⅛
Highest	118	111	111	111¾	115	115⅞	116	109⅞	115¼
Lowest	117¼	109¼	109¾	110½	113¼	114⅜	114⅝	109⅜	113⅜
Closing	118	109½	109¾	110½	115	115⅞	116	109⅞	115½

	5s, 1881, funded coupon.	6s, 1881.		6s (5-20 years), coupon.						10-40s.		6s, currency.
		Registered.	Coupon.	1862.	1864.	1865.	1865n.	1867.	1868.	Registered.	Coupon.	
January.												
Opening	110	114 3/8	115	110 1/2	110 3/4	112 1/8	111 3/4	113	113 1/4	109	110	115 1/2
Highest	110 1/8	114 5/8	115 3/4	110 5/8	110 3/4	112 3/8	111 3/4	113	113 1/4	110 1/2	110 5/8	115 5/8
Lowest	109 1/2	114 3/8	114 3/4	109 3/4	109 1/2	110 3/4	109 7/8	111 3/8	111 3/4	109	109 1/2	114 3/4
Closing	110	114 3/4	115 1/2	110 5/8	110 1/2	111 3/8	110 5/8	112 3/8	112 1/4	109 3/4	110 1/2	114 7/8
February.												
Opening	108 3/4	114 5/8	115 1/2	110 3/4	110 3/4	111 1/4	110 1/2	112	112 1/8	107	110 1/2	114 7/8
Highest	108 7/8	114 5/8	115 5/8	111 1/4	111 3/8	111 7/8	110 5/8	112	112 3/8	107 1/2	110 7/8	114 7/8
Lowest	107 3/4	114	114 1/4	110 1/8	110	110 5/8	110	111 1/4	111 1/4	106 3/8	109 3/4	113 3/4
Closing	108 5/8	114	115 1/4	111 1/8	111 1/8	111 5/8	110 1/4	111 1/4	112	107	110 3/8	113 3/4
March.												
Opening	108 3/4	114 1/4	115 1/4	111 1/8	111	112 1/8	110 1/4	111 3/8	112	107 3/4	107 7/8	114
Highest	110	114 3/4	115 3/4	112 1/4	112 3/8	112 5/8	111 1/2	113	113 1/8	108	108 3/4	115 1/2
Lowest	108 3/4	114 1/4	115 1/4	111	111	112 1/8	110 1/8	111 3/8	112	107 1/4	107 1/4	114
Closing	110	114 3/4	115 3/4	112	112 3/8	112 7/8	111 1/2	112 3/4	113 1/8	108	108 3/8	115 3/8
April.												
Opening	109 7/8	115	115 7/8	112 3/8	112 1/2	113	111 1/2	113	113 1/8	108	108 3/8	115 1/4
Highest	112 7/8	117	118 3/8	115 3/4	115 3/4	116 1/2	114 3/4	115 7/8	116	110 5/8	110 7/8	116 3/4
Lowest	109 7/8	114 3/4	115 1/4	112 3/8	112 1/4	112 5/8	111 1/2	112 7/8	113	108	108 1/4	114 7/8
Closing	112 3/4	117	118 3/8	115 3/4	115 3/4	116 3/8	114 3/4	115 5/8	115 3/4	110 3/8	110 3/4	116 1/4
May.												
Opening	111 1/4	116 1/8	118	112 1/8	112 1/8	112 7/8	114 3/4	115 5/8	115 3/4	110 1/2	110 3/8	116 3/8
Highest	113	117 1/4	119 3/4	114	113 7/8	115	116 1/4	117 3/8	117 1/8	111 3/8	112 1/4	117 3/8
Lowest	111 1/4	116 1/8	118	112 1/8	112 1/8	112 7/8	114 3/4	115 1/2	115 3/4	110	110 3/8	116 1/4
Closing	112 7/8	117 1/8	119 3/4	113 7/8	113 7/8	115	116 1/8	117 1/4	117	111 1/4	112	117 3/8
June.												
Opening	113	114 7/8	120 3/8	114 7/8	114	115 1/2	116 1/4	117 5/8	117 3/4	111 1/8	112 1/8	115
Highest	113 3/8	115	120 3/8	115	115	116	117 1/4	118 1/2	117 3/4	111 3/4	112 5/8	115
Lowest	112 5/8	114 1/2	119 3/8	114	114	114 3/4	116 1/4	117 3/8	117 1/8	110 5/8	111 1/2	114 3/8
Closing	112 5/8	114 7/8	120 3/8	114	114 3/8	114 7/8	117 1/4	118 1/2	117 3/4	111 1/2	112 1/4	114 5/8
July.												
Opening	113 1/2	115 1/2	117 1/8	114 5/8	114 5/8	115 1/8	113 3/4	115 1/8	115	111 1/2	112 3/8	114 7/8
Highest	113 3/8	116	118 1/8	115 1/4	115 3/4	116 3/8	115	116	116	111 7/8	113 1/4	115
Lowest	113 1/2	115 1/2	117	114 5/8	114 3/8	115 1/8	113 3/4	115 1/8	114 7/8	111 3/8	112 1/4	114 3/8
Closing	113 3/4	116	118 1/8	115 1/4	115 3/4	116 3/8	115	116	116	111 7/8	113 1/4	114 3/8
August.												
Opening	112 3/8	116 1/4	118 1/8	116 1/4	116 1/2	116 7/8	115 3/8	116 1/8	115 3/4	109 1/2	113 3/8	114 1/4
Highest	112 7/8	116 3/4	118 1/4	118 3/8	116 1/2	116 5/8	115 1/2	116 1/8	115 3/4	109 3/8	113 5/8	114 1/4
Lowest	112 1/4	114	116 1/4	114 1/8	114	114 5/8	113 1/8	113 3/4	113 1/4	108 3/4	111 1/2	112 1/2
Closing	112 1/4	114 1/4	116 1/2	114 3/8	114	114 3/4	113 1/8	113 3/4	113 3/4	108 3/4	112 1/8	112 1/2
September.												
Opening	111 3/4	114 1/2	116 1/4	114	114 3/8	113 5/8	113 1/4	114	114	108 1/2	108 1/8	112 3/4
Highest	111 3/4	114 1/2	116 1/4	114 5/8	114 3/4	114 3/4	113 3/4	114 1/4	114	109	108 5/8	112 3/4
Lowest	109 3/4	113 3/8	114 7/8	113	113 1/4	113 1/2	112	112 1/4	112 3/4	107 3/4	107 5/8	111 3/4
Closing	110 7/8	114 1/4	115 1/2	114 1/4	114 1/4	114 3/4	113 1/2	113 7/8	113 5/8	108	108	112 1/8
October.												
Opening	111	114 1/4	115 5/8	115 1/4	114 5/8	115 3/8	113 3/4	113 7/8	114	108 1/8	108 1/4	111 3/4
Highest	111 3/8	115 1/4	117	116 1/4	116	116 3/8	115	115 1/4	115	108 5/8	108 5/8	114
Lowest	111	114 1/4	115 5/8	115 1/4	114 5/8	115 3/8	113 5/8	113 7/8	114	107 7/8	107 3/4	111
Closing	111 1/4	115	116 1/4	115 3/8	115 3/8	116 1/4	114 3/8	114 7/8	114 3/4	108 1/2	108 3/8	114
November.												
Opening	110	115 3/8	116 1/8	112	111 3/4	112 5/8	114	114 1/2	114 1/8	108	108 1/4	114 1/4
Highest	110 1/2	116 1/2	117 3/8	113	113 3/4	113 1/4	115 3/4	116 1/8	115 3/4	108 1/4	108 1/2	114 1/2
Lowest	110	114 5/8	116 3/8	111 1/2	111 3/8	112 3/8	114	114 1/4	114 1/4	107 3/4	107 5/8	113 1/4
Closing	110 1/8	116	116 3/4	113	113 1/4	113 3/8	115 1/2	116 1/8	115 1/2	108 1/4	108 3/8	114 1/2
December.												
Opening	111	112 3/4	117 1/8	112 7/8	113	112 7/8	115 1/2	116	115 3/4	109 5/8	109 3/8	112 1/8
Highest	111 1/2	114 5/8	118	113 3/8	113 1/2	113 3/8	116 3/8	117 1/2	116 3/4	110	109 7/8	113 3/8
Lowest	111	112 3/4	117 1/8	112 1/4	112 3/8	112 1/2	115	115 7/8	115 3/4	109 1/2	109 3/8	112
Closing	111 1/2	114 5/8	118	112 1/4	113	112 3/4	116 3/8	117 1/2	116 1/4	110	109 7/8	113

1873.

	5s, 1881, funded coupon.	6s, 1881. Registered.	6s, 1881. Coupon.	6s (5-20 years), coupon. 1862.	1864.	1865.	1865n.	1867.	1868.	10-40s. Registered.	10-40s. Coupon.	6s, currency.
January.												
Opening	112 3/8	114 5/8	114 1/2	112 3/4	113 1/4	113 5/8	112 7/8	113 3/8	113 3/8	110 1/8	109 7/8	112 5/8
Highest	115 1/8	117 1/8	119 1/4	115 5/8	115 1/4	116 3/8	115 3/8	116 3/4	116 7/8	114	115 1/2	115 1/2
Lowest	112 1/4	114 5/8	114 1/2	112 5/8	113 1/4	113 5/8	112 3/4	113 3/8	113 3/8	109 5/8	109 7/8	112 3/8
Closing	115 1/8	117 1/8	119 1/8	115 3/8	115	115 3/4	115	116 5/8	116 7/8	114	115 3/8	115 1/8
February.												
Opening	113 3/4	116 5/8	118 1/2	114 1/4	114 1/2	115 1/4	114 1/4	116 3/8	116 5/8	112 1/2	115 1/8	115 1/8
Highest	113 3/4	117 3/8	118 3/4	115 7/8	115 5/8	116 1/8	114 5/8	116 3/4	116 5/8	112 1/2	115 1/8	115 1/4
Lowest	113 1/4	116 5/8	118 1/4	114 1/4	114 1/2	115 1/4	114 1/4	116 1/4	116 1/4	111 3/8	114 1/8	114 1/2
Closing	113 3/4	116 3/4	118 1/2	115 3/8	115 5/8	116 1/8	114 1/2	116 5/8	116 1/4	111 1/2	114 3/8	114 1/2
March.												
Opening	113 5/8	116 5/8	118 1/2	115 5/8	115 1/2	116 3/8	114 1/2	116 3/4	116 1/2	111 1/4	111	114 1/4
Highest	115 1/8	118	120 1/4	117 1/4	117 3/8	118 1/4	116 3/4	118 1/4	118	112 1/4	112 1/2	115
Lowest	113	116 1/4	118 1/4	115 5/8	115 1/2	116 3/8	114 3/8	116	116 1/8	110 1/2	110 5/8	113 5/8
Closing	115	117 7/8	120	117 1/4	117 3/8	118 1/8	116 3/8	118 1/8	117 5/8	112 1/4	112 1/2	114 3/4
April.												
Opening	115 1/2	117 1/8	119 3/8	117 5/8	116 1/2	118	115 1/8	116 1/2	116 1/2	111 1/2	112	112 1/4
Highest	116 5/8	118	121	118 5/8	118 5/8	120 1/2	118	119 7/8	117 3/4	112	113 7/8	115
Lowest	115 1/4	116 1/4	118 3/4	118	116	118	115 1/8	116 1/2	116	109 1/2	111	112 1/4
Closing	116	117 1/4	120 1/2	118 3/8	118 5/8	120 1/2	117 5/8	119 5/8	117 5/8	111 5/8	113 1/2	115
May.												
Opening	115 1/4	117 1/4	120 3/4	114 7/8	114 3/4	117 1/2	117 1/2	119 3/4	118	112	113 5/8	115 1/4
Highest	116 1/4	119	122 3/8	116 3/4	116 3/4	118 1/4	119 1/4	121 7/8	120 1/2	112 1/4	114 3/8	116 1/4
Lowest	115 1/4	117 1/4	120 1/4	114 7/8	114 3/4	117 1/4	117 1/2	119 1/4	118	111 7/8	113 5/8	115
Closing	116 1/4	118 3/4	122 1/4	116 3/4	116 5/8	118 1/4	119 1/8	121 7/8	120	112 1/4	114 3/8	116 1/4
June.												
Opening	115 1/2	115 1/2	122 1/4	116 1/2	116 1/2	118 1/2	119	121 5/8	120	113	115	113 1/4
Highest	115 1/2	117	123 1/8	117 1/8	117 1/4	119 1/8	120 3/4	121 7/8	120 7/8	113 1/2	115	114 1/2
Lowest	114 3/8	115 1/2	122 1/8	115 7/8	116 1/4	116 5/8	119	120 3/8	120	112 1/4	112 7/8	113 1/2
Closing	114 3/8	116 7/8	122 5/8	116 5/8	117 1/4	118	120 1/8	121	120 5/8	113 1/8	114	114 1/2
July.												
Opening	114 3/8	116 7/8	119 1/4	116 1/2	116 1/2	118	116	117 1/4	117 1/2	113 3/4	114 3/8	114 1/2
Highest	115 7/8	118 5/8	120 1/8	117 1/4	117 3/4	119 1/2	118	119 1/8	118 3/4	115 1/8	115 3/8	114 7/8
Lowest	114 3/8	116 7/8	119 1/4	116 1/2	116 1/2	118	116	117 1/4	117 1/2	113 3/4	114 1/2	114 1/4
Closing	115 7/8	118 1/4	119 7/8	117 1/4	117 3/8	119 1/2	117 3/4	119	118 3/4	114 3/4	115 3/8	114 1/4
August.												
Opening	114 3/4	118 1/8	119 1/2	117	117 1/2	118 7/8	117 3/4	118 7/8	119	112 1/8	115 1/2	114 1/8
Highest	114 3/4	118 1/4	120 1/2	117 1/2	117 5/8	119 3/8	117 3/4	119 5/8	119	113 3/4	116 1/8	114 3/8
Lowest	114 1/4	117 3/8	119 1/8	117	117	118 3/4	116 5/8	118 5/8	118	112 1/8	115 1/2	113 1/2
Closing	114 3/4	117 1/2	119 1/8	117	117 1/4	119	117	119	118	113 3/4	116 1/8	113 7/8
September.												
Opening	114 7/8	117	119 7/8	113 7/8	117 1/4	118 3/4	116 7/8	119 1/4	118 7/8	114	114 3/4	113 5/8
Highest	114 7/8	117	119 7/8	113 7/8	117 1/4	118 3/4	116 7/8	119 1/4	118 7/8	114	114 3/4	113 5/8
Lowest	111 1/2	112	115 1/4	113 3/8	114 1/4	110	111 3/4	113 3/4	113	112	106	108 1/4
Closing	111 1/2	112	115 1/4	113 3/8	115	110	111 3/4	113 3/4	113	112 3/4	106	108 1/4
October.												
Opening	108 1/4	112	113 1/4	108	108	109	111 3/4	113 1/2	114	108 1/2	107 3/4	109
Highest	109	115 3/4	115 7/8	109	110	111 1/4	113 3/4	115 1/4	115	109 1/4	109 3/4	111 5/8
Lowest	106 3/4	109 1/2	111 1/2	105 1/2	106 1/8	107 1/2	109 3/4	110	110	103 1/2	105	108 1/2
Closing	106 3/4	111 1/2	112 3/4	106 1/4	108 1/2	107 1/2	109 7/8	112 1/4	112 3/8	107	106 5/8	108 7/8
November.												
Opening	108	111 3/4	112 3/4	106 1/8	106 3/4	108 1/2	110	112	112	107	106 5/8	108
Highest	109 1/2	114 7/8	115 1/2	109 1/4	111	111	115 7/8	114 7/8	115	108 1/4	108 1/2	110 5/8
Lowest	106 1/4	110 3/4	112 1/4	105 1/2	106 1/2	107 3/8	109 1/4	110 1/2	110	105 1/2	105 1/8	108
Closing	109 1/2	114 1/2	115 3/8	109 1/4	111	111	113 7/8	114 7/8	115	107 7/8	108 1/2	110 5/8
December.												
Opening	109 1/4	111 1/4	116 1/2	112 1/2	111 5/8	111 1/2	115 5/8	115 1/4	116 1/2	109	108 1/2	108 1/2
Highest	113 1/4	116 1/2	121	116	117 1/4	117 1/4	119 3/4	120	118 3/4	112 1/4	113 1/2	114 3/8
Lowest	109 1/4	111 1/4	116 1/2	110 7/8	111 3/8	111 1/2	114 1/2	115 1/4	116 1/2	109	108 1/2	108 1/2
Closing	111 1/4	116 3/8	120 1/2	113 5/8	114 1/2	115 1/4	119	119 1/2	117 3/8	111 1/4	113	114 3/4

1874.

	5s, 1881, funded coupon.	6s, 1881.		6s (5-20 years), coupon.						10-40s.		6s, currency.
		Registered.	Coupon.	1862.	1864.	1865.	1865n.	1867.	1868.	Registered.	Coupon.	
January.												
Opening	111	116¼	117¾	113½	115	115	116	115	116¼	111¼	113¼	114⅛
Highest	113¾	117⅝	118⅜	114⅞	116⅝	117⅞	116¾	118	118	113	114¼	115¼
Lowest	111	115⅞	117	112¾	114	115	114½	115	116	111¼	113	114
Closing	113¾	117	118⅜	114⅞	116⅝	117¾	116⅝	117⅝	117¾	112⅞	114¼	115⅛
February.												
Opening	111⅞	117¾	118½	115⅝	116⅝	116⅜	116¾	117¾	117⅝	110⅜	114	115¼
Highest	114¾	120¼	121	118⅛	120½	121¼	119⅝	120⅜	120¼	113⅝	116⅜	116⅞
Lowest	111¾	117¾	118½	115⅝	116⅝	116⅜	116¼	117¾	117⅝	110⅜	114	115¼
Closing	114⅝	119¾	120½	117¾	119¾	121¼	119⅛	119¾	119¼	113¼	116⅜	116½
March.												
Opening	114½	119¾	119⅝	117½	118	120¾	118⅞	119½	118¾	112½	112¾	116½
Highest	115½	119¾	121	118¼	120	120¾	119½	120⅜	120⅛	115⅛	115⅜	117
Lowest	114¼	118½	119⅜	116½	118	119⅛	118	118¾	118½	112¼	112¾	115⅞
Closing	115⅛	119⅝	121	117⅞	119¾	120¾	119⅛	120⅛	119⅞	114⅞	115⅛	117
April.												
Opening	115½	119⅝	121⅛	118	119¾	120⅝	119¼	120¼	119⅞	115	115	117¼
Highest	117	120⅛	122	118¾	120¾	121¾	120¼	120⅞	120½	115	115½	117¼
Lowest	115⅜	119½	120¾	117¾	119¾	120⅝	119	119¾	119¾	114⅝	114⅛	116¾
Closing	117	120⅛	122	118¾	120⅝	121¾	120⅛	120⅞	120½	114⅝	115½	116¾
May.												
Opening	115¼	119⅞	121¾	115⅜	117⅛	118⅛	119⅞	120⅝	120½	114⅞	115⅜	116⅝
Highest	115½	120⅜	122	115⅝	117¼	118⅜	120¼	120¾	120½	115¼	115⅜	117¼
Lowest	115	119⅝	120	115	117	117⅞	119¼	120¼	119⅞	114⅞	114¾	116½
Closing	115⅜	120⅜	121⅞	115⅝	117¼	118⅜	120¼	120⅝	120½	115¼	115⅞	117¼
June.												
Opening	115⅜	116¾	121⅛	115⅜	117¼	118¼	119⅞	120⅞	120¾	114¾	114¾	114⅝
Highest	115⅜	117½	122	115⅜	117¼	118¼	120⅞	121⅜	121¼	114⅞	114¾	115¾
Lowest	113	116⅛	121⅛	113⅜	116¼	117½	119½	119⅞	120	113½	113⅛	114⅝
Closing	114	117	122	114¼	117	118	120½	121	121	113⅝	114	115¾
July.												
Opening	113½	116	117½	114	116½	117¾	116¾	117¼	117½	113¼	114	115
Highest	113½	117⅜	119	114	116½	117¾	116¾	117⅞	118¼	113½	114	117
Lowest	112½	115⅜	116⅝	111½	115¾	116¾	115½	116¼	116	112⅛	112½	115⅝
Closing	113¼	117⅜	118½	111½	115¾	117	116⅛	117¾	118¼	112¾	112¾	117¾
August.												
Opening	112⅛	117½	118⅜	111¾	115⅞	116⅞	116¼	117⅜	118⅝	110¼	113½	111¾
Highest	112⅝	117⅝	118⅝	112½	116	117¼	116⅝	117⅞	118⅝	110⅞	114½	117¾
Lowest	112	117¼	118¼	111¾	115¾	116¾	116	117⅜	117½	109⅞	113½	117½
Closing	112⅝	117½	118⅝	112½	116	117⅛	116⅝	117⅝	117¾	110¾	114½	117¾
September.												
Opening	112⅝	117½	118½	112½	115¾	116¾	116½	117¾	117⅞	111	111⅞	117⅜
Highest	112⅝	117⅞	118⅝	112¾	115⅞	116⅞	116¾	117¾	117⅞	111	111⅞	117⅝
Lowest	112	116⅞	117¾	112⅛	115⅛	115⅞	115¼	116¾	116½	110½	111¼	117⅛
Closing	112⅛	117¾	118⅛	112¾	115⅛	116	115¾	117	117¼	111	111¾	117½
October.												
Opening	112¼	117⅜	118⅛	112⅞	115⅜	116⅜	115¾	117	117¼	111	111⅞	117⅜
Highest	112⅞	118	118⅝	113¾	116⅜	117⅞	116⅝	117⅞	117⅞	112	112⅜	118⅛
Lowest	112¼	117¼	118	112¾	115⅜	116⅜	115¾	117	117¼	111	111½	117⅜
Closing	112⅝	117⅞	118½	113¾	116⅛	117⅞	116⅜	117¾	117¾	111⅞	112⅜	117⅞
November.												
Opening	111⅝	118	118⅝	110¾	113	114½	116⅝	117¾	117⅞	112	112⅛	117
Highest	113	119¼	119⅞	112¾	114¾	116⅜	119	120	119¾	113⅜	114⅛	119
Lowest	111½	118	118⅝	110¾	113	114¼	116½	117¾	117⅞	111⅞	111⅞	117⅞
Closing	113	119¼	119⅞	112¾	114¾	116⅜	119	120	119¾	113⅜	114⅛	119
December.												
Opening	113	116⅛	119¾	112¾	114¾	116⅞	119	120	119⅞	113¼	114¼	116¼
Highest	113⅞	118⅝	122⅛	114⅜	116	118⅜	121	122	120¾	115⅛	115¼	118
Lowest	112⅜	115⅝	119½	112¼	114¼	116¼	118¼	119⅜	119⅞	112⅝	113¾	116¼
Closing	113¾	118	122	114⅜	116	118¼	120⅞	122	120⅜	115⅛	115⅛	118

1875.

	5s, 1881, funded coupon.	6s, 1881. Registered.	6s, 1881. Coupon.	6s (5-20 years), coupon. 1862.	6s (5-20 years), coupon. 1864.	6s (5-20 years), coupon. 1865.	6s (5-20 years), coupon. 1865n.	6s (5-20 years), coupon. 1867.	6s (5-20 years), coupon. 1868.	10-40s. Registered.	10-40s. Coupon.	6s, currency.
January.												
Opening	113⅜	118¼	118⅜	114¼	116¼	118¼	117⅞	118⅜	118½	115	115	117⅞
Highest	116	119⅜	119⅝	115⅝	117½	119½	118⅝	119½	119¾	116½	116¾	120
Lowest	113⅝	118	118¼	114¼	116	118⅛	117¼	118⅛	118	114¾	115	117½
Closing	115⅞	119⅜	119⅝	115½	117½	119½	118⅝	119½	119⅝	116½	116¾	120
February.												
Opening	114¾	119½	120	115¾	117⅝	120¼	118⅝	119⅜	119¾	113¾	116¾	119¾
Highest	115¾	119⅞	120⅝	116¾	118	120¼	119⅜	120½	120	114⅜	117¼	120
Lowest	114¾	118¾	119¾	115¾	117⅜	119½	118⅜	119⅜	119⅜	113¾	116¾	119
Closing	114⅞	118¾	120	116⅜	117½	119⅝	118⅜	119⅝	119¼	114⅛	116⅞	119
March.												
Opening	114¾	119	119⅞	116¾	117½	119⅝	118⅝	119½	119⅜	113¾	113⅞	118⅞
Highest	115½	120	121⅜	117½	118⅛	120⅝	119¾	120½	120½	114½	115⅜	119½
Lowest	114½	118⅞	119¾	116⅜	117½	119½	118⅜	119¼	119⅜	113¾	113¾	118⅝
Closing	115¼	119¾	121¼	117½	118⅛	119⅞	119⅛	120⅛	120½	114	114½	119⅛
April.												
Opening	114¾	120	121	118⅛	118½	121⅛	119⅛	120	119¾	114	115½	119⅛
Highest	117½	122	123⅜	118¾	121	121⅞	122⅛	123⅜	122½	116⅛	117¼	124⅞
Lowest	114¾	120	121	118⅛	118½	121⅛	119⅛	119⅞	119¾	113⅞	115½	119⅛
Closing	117½	121⅞	123⅜	118¾	121	121⅞	122⅛	123¼	122½	116	117¼	123¼
May.												
Opening	116	121¾	123½	116¼	117⅞	119⅝	121⅝	123	123	116	117¼	123⅛
Highest	117	122⅞	124⅝	117⅛	118⅛	120⅛	122⅞	124¼	124	117	118	124¾
Lowest	115⅝	121⅝	123⅛	116¼	117⅞	119⅝	121⅝	123	123	115¾	117	123⅛
Closing	117	122¾	124⅝	117	118⅛	120⅛	122⅞	124¼	124	117	118	124¾
June.												
Opening	117⅛	120¼	125⅛	118¼	118¼	121¾	123⅛	124½	124	117⅞	118¼	122
Highest	119	121⅛	126¼	118¼	119¼	122¾	124⅛	125½	125½	118½	119½	122⅝
Lowest	117⅛	120¼	125⅛	117⅞	118¼	121¾	123⅛	124⅜	124	117⅝	118¼	122
Closing	118⅜	121	126¼	118	118⅞	122¼	124	125⅜	125	117⅞	119¼	122⅝
July.												
Opening	118⅝	121	122⅞	115¾	118⅞	122⅛	120½	122⅛	121½	117⅞	119¼	122½
Highest	118⅞	121	123	116⅛	118⅞	122⅛	120½	122⅛	121½	117⅞	119¼	123
Lowest	114¾	119	120	115¾	116	117½	117⅛	118	119	116½	116¾	122
Closing	116	120	120½	116⅛	116	120	118⅝	120⅜	120	116½	116¾	122
August.												
Opening	115½	119⅞	120¾	....	115¾	119⅜	118½	120¼	120⅛	114¾	117¾	122¼
Highest	117½	121	122	....	117	119¾	119⅜	120¾	121½	115½	119¾	123
Lowest	115½	119¾	120¾	....	115¾	118⅜	118⅛	120	120⅛	114¾	117¾	122¼
Closing	117⅛	120⅝	122	....	117	118⅜	118⅜	120¼	120⅜	115½	119½	123
September.												
Opening	116⅞	120¾	122	....	116⅞	117¾	117⅝	119⅞	120	115⅛	116¾	123⅛
Highest	118¼	121½	123¾	....	119⅜	119¼	119½	121	121½	117	118	124
Lowest	116⅞	120¾	122	....	116⅞	117¾	117⅝	119⅞	120	115⅛	116¾	123⅛
Closing	118¼	121¼	123¾	....	119⅜	118⅞	119¼	120⅞	121½	116¾	117¾	124
October.												
Opening	118¼	121½	123⅞	....	119⅜	119⅞	119⅛	120½	121¼	116⅝	117⅝	124½
Highest	118¼	121½	123⅞	....	119½	120¼	119⅜	121¼	121½	116¾	117¾	124½
Lowest	116⅝	120⅝	122¼	....	118¾	118⅞	118½	119½	120½	115½	116⅞	123½
Closing	117½	121⅜	123	....	119	120¼	119⅜	121⅛	121½	116⅛	117⅜	123½
November.												
Opening	116⅛	121	122⅝	....	114½	116½	119	120⅞	121½	116⅛	117⅜	123½
Highest	117¼	122½	124	....	114½	116½	120⅜	122¾	122⅞	117	117½	125¼
Lowest	115¼	120⅞	122⅛	....	114⅛	115¾	118¾	120½	120⅞	115½	117⅛	123½
Closing	117¼	122½	124	....	114⅛	116⅜	120⅜	122¾	122⅞	117	117½	125¼
December.												
Opening	117¾	119¼	123½	....	....	116⅝	120⅝	122¾	123	117½	118	122
Highest	118	120	125	....	....	116⅝	121	123¼	123	117¾	118	122¾
Lowest	116⅝	119⅛	123½	....	....	115½	119¾	121½	122⅛	116⅞	118	122
Closing	117	119¼	123⅞	....	....	116	120⅜	123	122½	117⅜	118	122⅝

	6s, 1881.		6s (5-20 years), coupon.				10-40s.		5s, 1881, coupon.	4½s, 1891, registered.	6s, currency.
	Registered.	Coupon.	1865.	1865n.	1867.	1868.	Registered.	Coupon.			
January.											
Opening	119⅝	120⅞	116¼	117⅜	119⅜	120	117⅜	118	116⅞	.....	122⅝
Highest	122	122⅜	117⅞	119⅞	122¼	123	119¼	119¾	118⅝	.....	125
Lowest	119⅝	120⅞	116¼	117	119⅝	120	117⅜	118	116¼	.....	122⅜
Closing	122	122⅝	117⅞	119¾	122	123	119¼	119¾	118⅝	.....	125
February.											
Opening	122	122¾	118⅛	119¾	121¾	123⅛	116¾	119¾	117⅛	.....	125
Highest	123⅝	123⅞	118¼	120	122⅝	123¾	118¼	121¾	118⅞	.....	128
Lowest	122	122½	117	119¼	121	123⅛	116⅝	119⅝	117⅜	.....	125
Closing	122⅞	123⅜	117⅝	119¼	121	123½	118¼	121¾	118¾	.....	127
March.											
Opening	123⅛	123¼	118⅛	119⅝	121½	123¾	118⅝	119⅛	118⅞	.....	127⅛
Highest	123⅞	123¼	118¾	119⅝	121⅞	123¾	118⅝	119¼	119	.....	127⅞
Lowest	121⅜	122¼	118⅛	118⅞	121⅛	123	117¾	118½	118¼	.....	126¼
Closing	121⅜	122⅝	118½	118⅝	121⅛	123	117¾	119⅛	118⅜	.....	126¼
April.											
Opening	121½	122⅛	118½	118⅞	121	122¼	117⅝	118½	118½	.....	126⅜
Highest	122	122⅞	118½	119⅛	121¾	122¾	118⅜	119	119	.....	127
Lowest	120¾	121¾	117¾	118½	120½	122¼	117	118	117¾	.....	126⅓
Closing	121⅝	122⅝	118⅜	119⅜	121⅝	122⅝	118⅜	119	118⅝	.....	127
May.											
Opening	121½	122⅛	114¾	119	121	123	118	118⅝	117½	.....	126¾
Highest	122⅜	122¾	115⅛	119¼	121⅜	123	118	118¾	117½	.....	127⅛
Lowest	121⅜	122⅜	112½	118¼	120¾	122¾	117⅛	118⅜	117	.....	126¾
Closing	122¼	122¾	115	119⅛	121⅜	122⅞	117⅝	118⅜	117¼	.....	127½
June.											
Opening	119	122⅞	115¼	119¼	121⅜	123⅜	117⅞	118½	117¼	.....	124⅝
Highest	120⅜	124⅛	116⅜	121	123¼	124½	118⅛	118⅝	117¾	.....	126¾
Lowest	119	122⅞	115¼	119¼	121⅜	123⅜	117⅛	118⅜	116⅞	.....	124⅜
Closing	120	124	116⅝	121	122⅞	124¼	118⅛	118⅞	117¾	.....	126¾
July.											
Opening	120	120½	116¾	117⅝	119⅝	121⅜	118¼	118⅞	117⅞	.....	126⅝
Highest	120	120¾	116¾	118⅛	120⅛	121¾	118⅝	119	118⅝	.....	126⅝
Lowest	119⅜	119⅜	115¾	117⅜	119⅜	121	117⅞	118⅜	117⅜	.....	125½
Closing	119⅝	120⅜	115¾	117⅝	119¾	121⅜	118⅜	118⅞	118½	.....	125½
August.											
Opening	119¾	120⅝	116	117½	119¾	121⅝	115½	119	117	.....	125⅞
Highest	119⅞	120¾	116⅛	117⅝	119⅞	121⅝	116¾	119⅝	117⅜	.....	126½
Lowest	117¾	118	112½	113	116⅞	121	115½	118¼	115¾	.....	125⅞
Closing	117¾	118	112¾	113	116⅞	121¼	116⅜	118¾	115¾	.....	126½
September.											
Opening	117⅞	118⅝	112¾	113¼	117	118½	115¼	116	115¾	111¼	127
Highest	117⅞	118¾	113⅜	113¾	117	118½	115⅜	116	115⅞	111⅜	127
Lowest	117	117½	112¾	113	116⅜	118¼	114⅜	115¼	114⅞	111⅛	126⅜
Closing	117¼	118¼	113⅛	113⅜	116⅜	118⅜	114½	115¾	114⅞	111¼	126⅜
October.											
Opening	117⅛	118	112¾	113	116	118	114⅜	115	114⅝	110⅜	125¾
Highest	118⅛	119¼	114	113⅜	116¼	118	114¾	115⅞	115⅝	111½	125¾
Lowest	115⅝	116¾	111⅜	111⅝	114¾	116½	113	113½	113½	110⅜	123
Closing	117¾	118¼	113½	113¼	116⅛	116⅝	114	115¾	114½	111½	124¼
November.											
Opening	117¾	118	110⅛	113⅜	116⅛	117	114	115½	113⅜	111⅜	124⅜
Highest	117¾	118⅛	110¼	113¼	116¼	117⅝	114⅛	115½	113¼	111⅜	124½
Lowest	116½	117	109¾	112½	115½	116¾	113⅝	114¼	113	110	123⅝
Closing	116½	117	109¼	112½	115½	117¼	113⅞	114¼	113¾	110	124
December.											
Opening	113⅜	116¾	109⅝	112⅜	115⅜	116½	112¾	113⅛	111⅛	109⅝	121¼
Highest	113⅞	117¾	109⅝	113¾	116¾	118	113⅞	113⅛	112⅜	109⅝	122¼
Lowest	112¼	115½	108½	111⅝	114½	116½	112	111½	110⅝	108	120⅞
Closing	113⅞	117⅜	109⅝	113½	116½	118	113½	113⅛	112⅛	108¼	122¼

1877.

	6s, 1881, coupon.	6s (5-20 years), coupon. 1865.	1865n.	1867.	1868.	10-40s. Registered.	Coupon.	5s, 1881, coupon.	4½s, 1891, coupon.	4s, 1907, registered.	6s, currency.
January.											
Opening	114⅛	109⅝	110⅜	113⅜	115	113½	113⅝	112	.....	.....	121⅞
Highest	114⅞	109¼	110⅞	114	117½	114⅛	114½	112⅝	.....	.....	123⅜
Lowest	113⅜	108¼	109¼	112⅛	114¾	112¼	112⅞	111	.....	.....	121⅞
Closing	113½	108¼	110	113	116	113⅝	114⅛	111⅝	.....	.....	123⅜
February.											
Opening	113⅛	108⅜	109¾	112⅝	115⅝	110⅜	113⅜	110⅛	.....	.....	123¼
Highest	114½	108½	110¾	113½	116⅞	111⅜	114⅞	111⅛	.....	.....	123¾
Lowest	111¾	107¼	108⅜	111⅜	114½	109½	113⅜	109¼	.....	.....	122½
Closing	111¾	107¾	108⅜	111⅜	114½	109½	113⅜	109⅜	.....	.....	122½
March.											
Opening	111⅝	107⅞	108	111⅛	113½	109¼	110¾	109⅛	.....	.....	122⅜
Highest	113⅜	108½	109½	112⅞	114½	110⅞	111½	110¼	.....	.....	123⅜
Lowest	111⅝	107¾	108	111⅛	113	109¼	110⅝	109⅛	.....	.....	122⅜
Closing	112⅝	108⅜	108⅝	111½	113½	110⅞	111¼	110⅝	.....	.....	123¼
April.											
Opening	112¾	108⅝	108⅝	111⅝	113⅝	110¼	111½	110⅝	.....	.....	123⅜
Highest	114¼	111½	110½	113	115⅛	112⅜	113	112¼	.....	.....	124¾
Lowest	112½	108⅝	108½	111⅜	113⅜	110⅝	111½	110½	.....	.....	123⅜
Closing	114	111½	110⅛	112⅞	115⅛	112	112¾	112	.....	.....	124½
May.											
Opening	114⅛	.....	110⅜	113	115	112⅛	113	110⅞	108⅞	.....	125⅛
Highest	115¼	.....	111¼	114⅜	116	113	113¾	112	109	.....	125½
Lowest	114⅛	.....	110⅞	113	115	112⅛	112⅞	110⅞	108⅜	.....	125⅛
Closing	115½	.....	110½	113⅝	116	112⅜	113¼	111⅜	108⅜	.....	125¼
June.											
Opening	115	.....	110	113	116½	112	112¾	111	107	.....	122¼
Highest	115⅛	.....	110	113¼	116½	112⅝	113	112	108¾	.....	122¼
Lowest	114⅝	.....	109¼	112⅜	115½	111¾	111½	110⅞	106¾	.....	122
Closing	115	.....	109¼	112½	115½	112⅛	112⅞	112	108¾	.....	122

	6s, 1881, coupon.	6s (5-20 years), coupon. 1865.	1865n.	1867.	1868.	10-40s. Registered.	Coupon.	5s, 1881, coupon.	4½s, 1891, coupon.	4s, 1907, registered.	6s, currency.
July.											
Opening	112	.....	106⅞	109½	112	112⅝	113⅛	112	108⅞	105¾	123⅛
Highest	112½	.....	107	109½	112⅝	113	113¼	112	109	106	126
Lowest	111⅞	.....	106½	108⅝	111½	112	112¾	111	108⅜	105⅜	123⅛
Closing	112	.....	106⅞	109⅜	111½	112	113	111	108⅝	105¾	125
August.											
Opening	112⅛	.....	106⅞	109	111⅜	109⅜	113⅛	109¾	109	105¼	125
Highest	112⅜	.....	107	109⅜	111½	109⅝	113⅛	110⅛	109	105½	125¼
Lowest	111¼	.....	105⅞	108⅛	110⅞	108½	112	108¾	107⅞	104	123¾
Closing	111¼	.....	106¼	108⅛	110⅞	108½	112⅛	108¾	107⅞	104¼	123¾
September.											
Opening	111	.....	105⅞	107⅞	110⅛	108⅝	109¾	108¾	106¾	103	123
Highest	111	.....	105⅞	108	110⅛	108⅝	109¾	108¾	106¾	103	123⅜
Lowest	110⅜	.....	105⅜	107	109⅝	106⅞	107¾	107⅛	105	101⅜	120⅝
Closing	110½	.....	105⅜	107⅜	109⅝	106⅞	108¾	107¼	105⅛	101½	120⅝
October.											
Opening	110⅛	.....	105⅜	107⅜	109¾	107	107¾	107	105	101⅝	120¾
Highest	110¾	.....	105⅞	108⅜	109¾	107⅝	108⅞	107⅞	105⅜	102⅝	120¾
Lowest	109½	.....	105	106⅞	109⅛	106⅜	107⅜	106⅝	103⅞	101⅛	120⅛
Closing	110¾	.....	105¾	108⅜	109¾	107⅝	108¼	107⅞	105⅛	102⅜	120¾
November.											
Opening	110⅝	.....	105¾	108⅜	110	107⅞	108¼	106¾	105½	102½	121
Highest	110⅞	.....	106⅜	109¼	111½	108⅛	108¾	107	105⅝	102¾	122
Lowest	110¼	.....	105⅝	108¼	110	107¾	108¼	106½	105⅛	102⅛	121¼
Closing	110⅞	.....	106⅜	109¼	111½	108⅛	108½	106⅞	105⅝	102¾	122
December.											
Opening	110⅞	.....	106⅛	109¾	111½	108⅛	109	107	105	102⅝	120¼
Highest	111	.....	106¾	109¾	111¾	108⅜	109	107⅜	105¼	103⅛	122¼
Lowest	109½	.....	105⅝	108¼	110	106⅝	107½	105¼	103⅛	101	120
Closing	109⅞	.....	105¾	108½	110	106⅝	107½	105⅛	103⅜	101½	120

	6s, 1881, coupon.	6s (5-20 years), coupon.			5s, 10-40, coupon.	5s, 1881, coupon.	4½s, 1891, coupon.	4s, coupon	6s, currency.
		1865n.	1867.	1868.					
January.									
Opening	106 3/8	102 5/8	105 1/4	106 3/4	107 3/8	105 1/4	103 1/4	101 3/4	118 1/2
Highest	107 1/4	103 1/4	106	109 1/4	108 3/4	106 3/8	104 1/4	102 3/4	119 1/2
Lowest	106 1/4	102 5/8	105 1/2	106 3/4	107 3/8	105 1/4	103 1/4	101 3/8	118 1/2
Closing	106 3/4	102 7/8	105 3/8	108 3/4	108 1/4	105 3/8	103 3/8	102	119 1/2
February.									
Opening	106 1/2	103	105 3/8	108 3/4	108 1/2 x 104 3/8		103 1/2	102 1/8	118 1/2
Highest	106 5/8	103 3/4	106 1/8	109	108 1/2	104 3/8	103 1/2	102 1/4	119 1/2
Lowest	105 3/8	102 5/8	105	108	106 1/2	103	102 3/8	101 7/8	118 1/2
Closing	105 3/4	103 5/8	105 3/4	108 3/8	106 3/4	103 1/4	103 1/4	102	119 7/8
March.									
Opening	105 5/8	103 1/2	105 1/2	108 x 103 7/8		103 x 101 7/8		101 1/8	119
Highest	107 1/8	104 5/8	107 1/4	109	105 3/8	104 1/2	103	101 7/8	119
Lowest	105 3/8	103 1/2	105 1/4	108 3/8	103 7/8	103	101 7/8	100 7/8	118
Closing	107 1/8	104 3/8	107 1/4	109	105 3/8	104 3/8	103	101 7/8	118
April.									
Opening	107 1/8	104 1/2	107 1/4	109 5/8	105 1/2	104 3/8	103 1/8	100 3/4	117 3/4
Highest	107 1/2	104 3/4	107 5/8	110 1/2	106	105 5/8	103 3/8	100 3/4	119 1/4
Lowest	107 1/8	104	107	109 3/8	105 3/8	104 3/8	102 3/4	100 3/8	117 1/4
Closing	107 3/8	104	107	110	106	105 5/8	103 3/8	100 1/2	119 1/4
May.									
Opening	107 1/2	103 3/4	106 7/8	109 3/4	105 7/8	104 1/2	103 1/8	100 1/2	119 1/8
Highest	108 7/8	104 1/4	107 5/8	109 3/4	107 3/8	105 5/8	104 7/8	101 3/8	122
Lowest	107 3/8	103 3/4	106 1/8	109 1/4	105 7/8	104 3/8	103 3/8	100 3/8	119
Closing	108 1/2	104 3/4	107 3/8	109 3/4	107 1/2	105 5/8	104 5/8	101 3/8	122
June.									
Opening	108 7/8	104 5/8	107 1/8	110	107 1/2	105 5/8 x 103 3/8		101 1/4 x 119	
Highest	110 3/4	105 1/8	108 5/8	111 1/4	109 1/8	107	104 3/8	101 1/2	120 7/8
Lowest	108 3/4	104 3/8	107 1/2	110	107 1/2	105 3/8	103 3/8	101 1/8	119
Closing	110 3/4	105 1/4	108 3/4	111 1/2	109 1/4	107	104 3/8	101 3/8	120 7/8

	6s, 1881, coupon.	6s (5-20 years), coupon.			5s, 10-40, coupon.	5s, 1881, coupon.	4½s, 1891, coupon.	4s, coupon.	6s, currency.
		1865n.	1867.	1868.					
July.									
Opening	x 107 5/8	x 102 1/2	x 105 3/4	x 108	109	107 1/4	104 3/8	x 100 1/4	120 7/8
Highest	107 3/8	102 5/8	106 1/2	108 1/4	109 3/8	107 3/4	104 7/8	100 5/8	120 1/4
Lowest	107	102 3/4	105 1/8	107 3/8	108 7/8	106 5/8	104 7/8	100 1/4	120
Closing	107 1/2	102 1/2	105 1/8	108 1/8	109 1/4	107 1/4	104 3/4	100 1/2	120 5/8
August.									
Opening	107 1/2	102 1/2	105	108	109 1/8	x 106 3/8	104 3/4	100 5/8	120 5/8
Highest	108 1/4	102 3/4	105 1/2	108	109 1/4	106 3/8	105	100 7/8	120 3/4
Lowest	107 1/2	102 3/8	104 3/8	108	108 3/4	106	104 3/4	100 5/8	119 7/8
Closing	108 1/4	102 3/4	105 1/8	108	108 7/8	106 1/8	104 3/4	100 7/8	120 1/8
September.									
Opening	108 1/4	102 5/8	105 1/2	107 7/8 x 106 1/2		106 1/4 x 103 3/4		100 3/4	119 7/8
Highest	108 1/4	102 7/8	105 1/2	108	106 1/2	106 1/4	103 3/4	100 7/8	119 7/8
Lowest	107 5/8	102 3/8	105 1/8	107 1/4	106	105 3/4	103 3/8	100 1/2	119 1/2
Closing	107 3/4	102 3/4	105 1/4	107 1/2	106 1/8	105 7/8	103 3/8	100 7/8	119 5/8
October.									
Opening	107 3/4	103	105 1/4	107 3/8	106 1/8	106	103 1/2 x 199 7/8		119 1/2
Highest	108 1/8	103 1/4	106 3/8	108	106 3/4	106 1/2	104	100 1/2	120 3/8
Lowest	107 5/8	102 3/4	105 1/8	107 3/8	105 3/4	105 1/4	102 7/8	99 3/4	119 1/2
Closing	108 1/8	102 3/4	106 1/8	108	106 3/8	106 1/8	104	100	120 3/8
November.									
Opening	108 1/4	103 3/8	106 1/8	108 1/2	106 1/2 x 105		104	100	121 3/4
Highest	109 1/8	103 3/4	106 1/2	109 1/2	107 3/4	106 3/8	105 1/4	100 3/8	122
Lowest	108 1/4	103 3/8	105 7/8	108 1/2	106 1/2	105	104	100	121 1/4
Closing	109 3/8	103 3/4	106 3/8	109 1/2	107 3/4	106 3/8	105 1/4	100 3/8	122
December.									
Opening	109 1/8	103 3/8	106 1/8	109 3/4	107 5/8	106 3/8 x 104 1/4		100 3/8 x 119	
Highest	109 1/2	103 3/4	106 1/2	109 3/4	108 1/2	106 3/4	104 3/4	100 1/2	120 3/8
Lowest	109 1/8	103 3/8	105 1/2	108	107 3/8	106 1/8	104	100 3/8	119
Closing	109 3/8	103 3/4	105 1/2	108	108 1/8	106 3/4	104 1/4	100 1/2	119 3/8

1879.

	Coupon bonds.							6s, currency, 1898, registered.
	6s, 1881.	5-20s. 1867.	5-20s. 1868.	10-40s.	5s, 1881.	4½s, 1891.	4s, 1907.	
January.								
Opening	106⅜	x 102⅜	104⅜	108⅜	107	104⅞	x 99½	119½
Highest	106⅞	102⅜	104⅜	108⅜	107½	106¼	100	121⅛
Lowest	106¼	101¾	102¾	104⅜	105⅞	104¾	99⅜	119½
Closing	106⅜	102	103⅜	105	106¼	106¼	100	121½
February.								
Opening	106⅜	102¼	102½	105	x 107⅞	106¼	100	120⅞
Highest	106¾	102¼	102⅞	105⅜	104⅞	106⅜	100⅛	122
Lowest	105⅞	102	102½	104⅜	104¼	106	100	120⅝
Closing	106¾	102⅛	102⅞	104¾	104¾	106⅜	100⅛	122
March.								
Opening	106⅝	102¼	102½	x 102⅛	104⅜	x 105¼	100⅛	122
Highest	106⅜	102¼	102½	102¼	104⅜	105¼	100⅛	122
Lowest	105¾	102	102⅜	101¼	103⅞	104	99⅛	121⅜
Closing	106⅜	102¼	102⅜	102	104⅜	104⅜	99⅞	121⅜
April.								
Opening	106⅜	.....	.....	102	104¾	104⅞	x 99	121½
Highest	106¾	.....	.....	102	105⅛	106¾	101¾	124½
Lowest	105⅞	.....	.....	101½	104½	104⅞	99	121½
Closing	106⅜	.....	.....	101¼	104⅝	106¾	101¾	124½
May.								
Opening	106½	.....	.....	.....	x 103¾	107	101⅞	124¼
Highest	107½	.....	.....	.....	104	107⅞	103½	125½
Lowest	106½	.....	.....	.....	103½	107	101⅞	124⅛
Closing	107½	.....	.....	.....	103⅞	107⅝	103¼	125½
June.								
Opening	107½	.....	.....	.....	103¾	x 106½	102⅞	x 123½
Highest	107⅝	.....	.....	.....	103¾	106½	103	123½
Lowest	107⅜	.....	.....	.....	103⅝	105¾	102½	123
Closing	107⅜	.....	.....	.....	103¼	106¼	102⅞	123

	Coupon bonds.							6s, currency, 1898, registered.
	6s, 1881.	5-20s. 1867.	5-20s. 1868.	10-40s.	5s, 1881.	4½s, 1891.	4s, 1907.	
July.								
Opening	x 104⅝	.....	.....	.....	103¾	106⅛	x 101⅞	123
Highest	104⅞	.....	.....	.....	104¼	106⅛	102⅜	124
Lowest	104⅜	.....	.....	.....	103⅝	105⅞	101¾	122⅜
Closing	104⅞	.....	.....	.....	104⅛	106¼	102⅛	123⅛
August.								
Opening	104¾	.....	.....	.....	x 102¾	106¼	102	123¼
Highest	104¾	.....	.....	.....	102¾	106¼	102	123¼
Lowest	104⅛	.....	.....	.....	101⅞	105	100⅝	123¼
Closing	104⅜	.....	.....	.....	102¼	105⅜	101⅛	123¼
September.								
Opening	104⅜	.....	.....	.....	102¼	x 104⅜	101⅛	.....
Highest	105	.....	.....	.....	103	105¾	102¾	.....
Lowest	104⅜	.....	.....	.....	102¼	104⅜	101⅛	.....
Closing	105	.....	.....	.....	103	105¾	102¾	.....
October.								
Opening	105	.....	.....	.....	102¾	105¼	x 101⅝	123
Highest	105½	.....	.....	.....	103½	105⅞	102⅝	123
Lowest	105	.....	.....	.....	102¾	105¼	101⅝	123
Closing	105¼	.....	.....	.....	103⅜	105¾	102⅛	123
November.								
Opening	105¼	.....	.....	.....	x 102⅜	106⅜	102¼	124¼
Highest	106⅜	.....	.....	.....	102⅝	107¼	103⅝	125
Lowest	105¼	.....	.....	.....	102	106⅛	102¼	124
Closing	105⅞	.....	.....	.....	102½	107¼	103⅜	124¼
December.								
Opening	106¼	.....	.....	.....	102½	x 105⅜	103	x 121¼
Highest	107⅛	.....	.....	.....	103⅜	106⅜	104¼	122
Lowest	106¼	.....	.....	.....	102½	105⅜	103	121¼
Closing	107⅛	.....	.....	.....	103⅜	106⅜	104	122

1880.

	Coupon bonds.				6s, currency, 1898, registered.
	6s, 1881.	5s, 1881.	4½s, 1891.	4s, 1907.	
January.					
Opening	x 104¼	103⅜	106⅜	x 103	
Highest	104⅞	104	107⅜	104¾	
Lowest	104⅛	103⅜	106⅜	103	
Closing	104⅞	104	107⅝	104½	
February.					
Opening	105⅛	x 103	107⅝	105⅛	126
Highest	105⅝	103⅝	109¼	107¼	126
Lowest	105⅛	103	107⅝	105	126
Closing	105⅝	103½	108⅞	106⅞	126
March.					
Opening	105⅞	103½	x 108	106¾	
Highest	105⅞	103½	108½	107⅛	
Lowest	105¼	103	107½	106½	
Closing	105½	103¼	108½	107⅞	
April.					
Opening	105⅞	103⅜	109	x 106⅝	
Highest	106¼	104	109⅛	107½	
Lowest	105⅞	103⅜	108⅞	106⅝	
Closing	106¼	104	109	107½	
May.					
Opening	106⅜	102⅞	109⅛	107⅛	
Highest	107⅛	103⅜	110⅝	109	
Lowest	106⅜	102¾	108⅞	107⅛	
Closing	106⅝	103⅛	110⅝	109	
June.					
Opening	106⅞	103¼	x 109⅜	109	
Highest	107⅛	103⅝	109¾	109⅞	
Lowest	106⅝	103⅛	109⅜	108¾	
Closing	107⅛	103⅝	109¼	109⅛	

	Coupon bonds.				6s, currency, 1898, registered.
	6s, 1881.	5s, 1881.	4½s, 1891.	4s, 1907.	
July.					
Opening	x 104⅛	103⅝	109⅞	x 108⅜	
Highest	104¼	103¾	110⅛	109⅜	
Lowest	103⅞	103⅜	109¾	108⅛	
Closing	104¼	103¾	110⅛	109⅜	
August.					
Opening	104½	x 102⅝	111⅜	109⅞	128
Highest	104¾	102¾	111⅜	110⅛	128
Lowest	104½	102⅝	111¼	109⅞	128
Closing	104¾	102¾	111⅜	110⅜	128
September.					
Opening	104⅝	102¾	110¾	110¼	
Highest	104⅝	102¾	110¾	110⅜	
Lowest	104⅜	102½	109	108⅜	
Closing	104⅜	102⅝	109	108⅞	
October.					
Opening	104¾	102⅝	108¼	x 107¼	
Highest	104⅞	103	110½	109⅜	
Lowest	104¾	102½	108¼	107¼	
Closing	104⅞	103	110½	109⅜	
November.					
Opening	104⅞	x 102	111½	110	130
Highest	104⅞	102	112⅝	112½	130
Lowest	104⅜	101⅜	111¼	109⅞	129½
Closing	104⅜	101½	112	111⅞	129½
December.					
Opening	104¼	101¼	111⅞	111⅝	134
Highest	104⅝	101½	112	113⅝	134
Lowest	104⅛	101	111⅝	111½	134
Closing	104⅝	101½	112	113⅝	134

1881.

	Coupon bonds.				6s, currency, 1898, registered.
	6s, 1881.	5s, 1881.	4½s, 1891.	4s, 1907.	
January.					
Opening	x 101½	101⅛	112	x 112½	133
Highest	101⅝	101⅞	112⅝	113⅛	133
Lowest	101½	101⅜	112	112⅜	133
Closing	101⅝	101¾	112⅜	112⅞	133
February.					
Opening	101¾	x 100¾	112¼	112⅝	.....
Highest	101⅝	101	112⅞	114	.....
Lowest	101¾	100⅜	111¾	112⅜	.....
Closing	101⅝	100½	112⅛	112¾	.....
March.					
Opening	102	101	x 111¾	112⅞	131
Highest	102¼	102	112¾	114¾	131
Lowest	102	100⅞	111⅝	112⅞	131
Closing	102¼	102	112¾	114¾	131
April.					
Opening	102⅜	102⅛	112⅞	x 114	133
Highest	103⅞	102⅞	114⅜	116¼	133
Lowest	102⅜	102	112⅝	113½	133
Closing	103⅞	102⅞	114⅜	116¼	133
May.					
Opening	103¾	x 101⅝	114¾	116⅝	135
Highest	106½	105	116½	118¼	135
Lowest	103¾	101⅝	114¾	116⅛	135
Closing	106½	104½	116½	118⅛	135
June.					
Opening	104	104¼	x 115⅜	118¼	x 134
Highest	104	104¼	115⅝	118⅜	134
Lowest	102⅞	103	114⅞	117⅞	134
Closing	103	103½	115	118	134

	Coupon bonds.				6s, currency, 1898, registered.
	6s, 1881.	5s, 1881.	4½s, 1891.	4s, 1907.	
July.					
Opening	102⅞	x 102¾	114⅞	x 117¼	.....
Highest	103	102¾	114⅜	117½	.....
Lowest	102¼	101⅜	114⅜	115½	.....
Closing	102¾	102	114⅝	116⅜	.....
August.					
Opening	102⅜	102⅛	114⅝	116½	.....
Highest	102⅝	102⅛	114⅝	116⅝	.....
Lowest	101½	101	113¾	114¾	.....
Closing	101½	101⅛	113¾	115¾	.....
September.					
Opening	101½	101½	x 113	116	.....
Highest	101½	101½	113⅝	117⅜	.....
Lowest	100⅞	101	112⅞	116	.....
Closing	101	101⅛	113⅝	117⅜	.....
October.					
Opening	100⅜	x 100½	113	x 116⅜	.....
Highest	101⅛	102⅛	113	116⅜	.....
Lowest	100⅜	99¾	113	115½	.....
Closing	101	102⅛	113	116	.....
November.					
Opening	101½	102	113⅜	116⅛	.....
Highest	101¾	102½	114⅝	117½	.....
Lowest	101¼	101⅞	113⅜	116	.....
Closing	101¾	102⅜	114⅝	117⅜	.....
December.					
Opening	x 100⅜	102½	x 113¾	117⅝	x 130
Highest	101½	103½	114⅝	118⅝	130
Lowest	100⅜	102⅜	113¾	117⅝	129
Closing	101⅜	103⅛	114⅝	118⅝	129

	Coupon bonds.				Registered bonds.	
	6s, continued at 3½.	5s, continued at 3½.	4½s, 1891.	4s, 1907.	6s, currency, 1898.	3s, option, U. S.
January.						
Opening	100¾	x 102⅛	114⅜	117⅝	131	.....
Highest	101	102¾	114⅞	118½	131	.....
Lowest	100¾	102⅜	114⅜	117¼	131	.....
Closing	101	102⅜	114⅞	118¼	131	.....
February.						
Opening	101	102½	114⅞	118	.....	.....
Highest	101	102½	114⅞	118⅛	.....	.....
Lowest	100⅞	101⅞	114⅝	117⅞	.....	.....
Closing	100⅞	102	114⅝	118	.....	.....
March.						
Opening	100¾	102	x 113¾	118	.....	.....
Highest	101½	103⅜	113¾	119⅝	.....	.....
Lowest	100¾	102	113⅜	118	.....	.....
Closing	101½	103⅜	113⅜	119⅝	.....	.....
April.						
Opening	101⅜	x 102½	115¼	x 118⅜	.....	.....
Highest	101⅜	103	116½	121¾	.....	.....
Lowest	101⅜	101⅞	115¼	118⅜	.....	.....
Closing	101⅜	102¼	116¼	121	.....	.....
May.						
Opening	101¼	102¼	116¼	121	.....	.....
Highest	101⅜	102¼	116¼	121½	.....	.....
Lowest	101½	101¼	115½	120⅝	.....	.....
Closing	101⅜	101¼	115½	120¾	.....	.....
June.						
Opening	x 100	101⅛	x 114⅛	120¾	.....	.....
Highest	100¼	101¾	114¼	120¾	.....	.....
Lowest	100	101⅛	114⅛	120⅛	.....	.....
Closing	100¼	101¾	114⅛	120⅛	.....	.....

	Coupon bonds.				Registered bonds.	
	6s, continued at 3½.	5s, continued at 3½.	4½s, 1891.	4s, 1907.	6s, currency, 1898.	3s, option, U. S.
July.						
Opening	102	x 101	114	x 119	.....	.....
Highest	102	102⅛	115	120⅝	.....	.....
Lowest	101¼	100¾	114	118⅝	.....	.....
Closing	101¼	101½	114½	120⅜	.....	.....
August.						
Opening	.....	101¼	114⅝	120⅛	.....	.....
Highest	.....	101¼	114⅝	120¼	.....	.....
Lowest	.....	101⅛	114⅜	119⅜	.....	.....
Closing	.....	101⅛	114⅜	119⅞	.....	.....
September.						
Opening	.....	101	113	119⅞	.....	.....
Highest	.....	101⅝	113	120¼	.....	.....
Lowest	.....	100⅝	112⅞	119½	.....	.....
Closing	.....	100⅝	112⅞	119⅝	.....	.....
October.						
Opening	.....	x 100¼	113¼	x 118⅝	.....	102¼
Highest	.....	100¼	113¼	119½	.....	102¼
Lowest	.....	100¼	113	118⅝	.....	102¼
Closing	.....	100¼	113⅛	119½	.....	102¼
November.						
Opening	.....	101¾	113	119½	.....	102⅜
Highest	.....	101¾	113⅛	119½	.....	102⅜
Lowest	.....	101¾	113	118⅞	.....	101¾
Closing	.....	101¾	113	119¼	.....	102
December.						
Opening	.....	101½	x 112⅞	120½	.....	102¾
Highest	.....	103⅜	113½	121	.....	103
Lowest	.....	101½	112⅞	120	.....	102⅝
Closing	.....	103¼	113⅛	120¼	.....	103

1883.

	Coupon bonds.			Registered bonds.	
	5s, continued at 3½.	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, currency, 1898.
January.					
Opening	x 102	113⅛	x 119½	x 103¼	131½
Highest	104	113⅜	119¾	104½	131½
Lowest	102	112¾	118⅞	103⅛	131½
Closing	104	113	118⅞	104½	131½
February.					
Opening	103⅞	113¼	118⅞	104¼	
Highest	103⅞	113⅞	120	104¼	
Lowest	103⅞	113¼	118⅞	103¾	
Closing	103⅞	113⅝	119⅜	104⅛	
March.					
Opening		x 112½	119⅜	104	
Highest		113⅜	120½	104¼	
Lowest		112½	119	103⅝	
Closing		113⅜	120½	103⅞	
April.					
Opening		113½	x 119⅜	x 103½	
Highest		113¾	120	103¾	
Lowest		113⅛	119⅜	103	
Closing		113⅛	119⅞	103	
May.					
Opening		113	119⅞	103⅜	
Highest		113⅜	119⅞	103⅝	
Lowest		113	119	103¼	
Closing		113¼	119¼	103½	
June.					
Opening		x 112⅜	119⅜	103½	
Highest		113	120	104	
Lowest		112⅜	119⅜	103½	
Closing		112⅞	120	103⅞	

	Coupon bonds.			Registered bonds.	
	5s, continued at 3½.	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, currency, 1898.
July.					
Opening		112⅞	x 118⅞	103⅜	
Highest		113	119⅛	103⅜	
Lowest		112⅜	118½	103	
Closing		112⅞	119	103	
August					
Opening		113	119⅛	103	
Highest		113½	119⅜	103⅝	
Lowest		112¾	118⅞	103	
Closing		113⅜	119⅜	103⅜	
September.					
Opening		112½	119⅜	103⅜	133
Highest		114	121¼	103⅜	135
Lowest		112¼	119⅜	101½	132½
Closing		114	121¼	101½	135
October.					
Opening		114⅛	x 120¼	x 100½	135¾
Highest		114⅞	122	100½	136½
Lowest		113¾	120	100¼	135¾
Closing		114¾	122	x 100½	136½
November.					
Opening		114⅝	121⅞	100⅜	136½
Highest		115	122⅜	100⅜	136½
Lowest		114½	121¾	100¼	136
Closing		115	122¾	100⅜	136
December.					
Opening		x 114	123	100¾	x 134
Highest		115⅞	125⅛	102	134½
Lowest		113⅞	123	100¾	134
Closing		114⅞	124⅞	102	134½

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, currency, 1898.
January.				
Opening	114 7/8	x 123 3/4	100 7/8	134 3/4
Highest	114 7/8	124 1/4	100 7/8	134 3/4
Lowest	114 1/8	123 1/4	100 7/8	134 3/4
Closing	114 1/4	123 3/4	100 7/8	134 3/4
February.				
Opening	114 3/8	123 3/4	101	135 1/4
Highest	114 5/8	123 7/8	101	135 1/4
Lowest	114 3/8	123 5/8	101	135 1/4
Closing	114 5/8	123 5/8	101	135 1/4
March.				
Opening	x 113 1/2	123 7/8	101	.....
Highest	113 7/8	124 5/8	101	.....
Lowest	113 1/4	123 3/4	101	.....
Closing	113 7/8	124 5/8	101	.....
April.				
Opening	113 7/8	x 123 3/4	x 101 1/4	.....
Highest	113 7/8	124	101 1/4	.....
Lowest	113	123 1/4	100 3/4	.....
Closing	113 3/8	123 1/2	100 3/4	.....
May.				
Opening	113 1/4	123 1/4	100	.....
Highest	113 3/8	123 1/4	100 1/4	.....
Lowest	110	118 1/2	100	.....
Closing	112 3/8	120 5/8	100 1/4	.....
June.				
Opening	x 111 5/8	120 3/4	100 3/4	.....
Highest	111 5/8	120 3/4	100 3/4	.....
Lowest	110 3/8	118 1/2	100	.....
Closing	110 3/8	119 1/2	100	.....

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, currency, 1898.
July.				
Opening	112	x 118 1/2	100	.....
Highest	112 5/8	120 5/8	100 1/4	.....
Lowest	112	118 1/2	100	.....
Closing	112 5/8	120 3/8	100 1/8	.....
August.				
Opening	.....	120 3/8	100 1/8	.....
Highest	.....	120 3/8	100 3/4	.....
Lowest	.....	119 5/8	100 1/8	.....
Closing	.....	120 3/8	100 3/4	.....
September.				
Opening	x 111 7/8	120 3/8	100 3/4	.....
Highest	111 7/8	121 1/8	101	.....
Lowest	112 3/8	120	100 3/4	.....
Closing	112 3/8	121 1/8	101	.....
October.				
Opening	112 3/8	x 120 1/8	101	.....
Highest	113 3/4	121 7/8	101	.....
Lowest	112 3/8	119 3/4	100 1/4	.....
Closing	113 3/4	121 7/8	100 1/4	.....
November.				
Opening	113 7/8	121 3/4	.....	.....
Highest	114 1/2	122 3/4	.....	.....
Lowest	113 7/8	121 1/2	.....	.....
Closing	114 1/2	122 3/4	.....	.....
December.				
Opening	x 113 3/4	123 3/8	101 1/2	.....
Highest	113 7/8	123 3/4	101 1/2	.....
Lowest	112 3/4	122 1/4	101 1/2	.....
Closing	113 1/4	122 7/8	101 1/2	.....

1885.

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, currency, 1898.
January.				
Opening	112⅝	x 121¾	101½	
Highest	112⅞	122	101½	
Lowest	112⅝	121½	101	
Closing	112⅝	121¾	101¼	
February.				
Opening	112⅛	121⅞	102	
Highest	112⅞	122⅝	102	
Lowest	112⅛	121¾	101½	
Closing	112⅞	122⅜	101½	
March.				
Opening	x 112	122¼	101½	
Highest	112⅛	122⅜	101½	
Lowest	112	122⅛	101	
Closing	112	122⅝	101½	
April.				
Opening	112⅜	x 121½	x 101	
Highest	112¼	122¼	102⅛	
Lowest	112⅛	121⅝	101	
Closing	112¼	122	102⅛	
May.				
Opening	112¾	121⅞	102⅝	136¼
Highest	113¼	122¼	103¼	137½
Lowest	112¾	121⅝	102⅝	136¼
Closing	113⅛	122¼	103⅜	137½
June.				
Opening	x 112¼	122⅛	103¼	x 135
Highest	112¾	123½	104½	135
Lowest	112¼	122⅛	103¼	134½
Closing	112⅝	123½	104½	134¾
July.				
Opening	112¾	x 122⅜	x 103⅝	133¼
Highest	112⅞	122⅞	103⅝	133⅜
Lowest	112½	122⅜	103⅜	133¼
Closing	112½	122⅝	103⅜	133⅜
August.				
Opening	112¾	122⅝	103	
Highest	113¼	123½	103¼	
Lowest	112¾	122⅝	102⅞	
Closing	113¼	122⅞	103⅛	
September.				
Opening	x 112⅛	122⅞	103⅛	134
Highest	112½	123½	104	134
Lowest	112⅛	122⅞	103⅛	134
Closing	112½	123½	103⅞	134
October.				
Opening	112½	x 122¾	x 103½	134
Highest	113⅜	124	104	134
Lowest	112⅛	122⅝	103½	134
Closing	113½	124	103½	134
November.				
Opening	113½	123⅞	104	
Highest	113½	123⅞	104	
Lowest	113½	123⅝	102¾	
Closing	113½	123¾	102⅞	
December.				
Opening	x 112⅜	123⅝	103⅛	x 133
Highest	112⅞	124⅜	104½	133
Lowest	112⅜	123⅝	103⅛	133
Closing	112⅞	124¼	103½	133

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, currency, 1898.
January.				
Opening	112 3/4	x 123	x 102	135 1/4
Highest	112 3/4	124	102 1/2	135 1/4
Lowest	112 1/2	123	100 3/4	135 1/4
Closing	112 5/8	124	100 3/4	135 1/4
February.				
Opening	112 7/8	124 1/8	100 5/8	136 1/8
Highest	114	127 3/8	101	136 1/8
Lowest	112 7/8	124 1/8	100 5/8	136 1/8
Closing	114	127 3/8	101	136 1/8
March.				
Opening	x 112 5/8	127 1/4	100 7/8	.....
Highest	112 5/8	127 1/2	101 1/2	.....
Lowest	111 3/4	125 3/4	100 7/8	.....
Closing	112 1/2	126 7/8	101 1/2	.....
April.				
Opening	112 1/2	x 126 1/8	x 100 7/8	.....
Highest	112 1/2	126 1/2	101 1/4	.....
Lowest	112 1/2	125 7/8	100 7/8	.....
Closing	112 1/2	126 1/4	101 3/4	.....
May.				
Opening	112 3/8	126 1/4	101 1/2	.....
Highest	112 3/4	126 1/4	101 1/2	.....
Lowest	112 3/8	125 3/4	100 7/8	.....
Closing	112 3/4	126	101 1/2	.....
June.				
Opening	x 111 3/4	126 1/8	101 3/8	.....
Highest	112 1/8	127 3/8	102 1/2	.....
Lowest	111 3/8	126	101 3/8	.....
Closing	112	127 1/8	101 1/2	.....
July.				
Opening	111 3/4	x 126	x 100 3/4	135
Highest	112 1/8	127	100 3/4	135
Lowest	111 3/4	125 7/8	100 5/8	135
Closing	112 1/8	127	100 5/8	135
August.				
Opening	111 7/8	126 7/8	100 5/8	.....
Highest	111 7/8	127	100 5/8	.....
Lowest	111 1/8	125 1/2	100 3/8	.....
Closing	111 1/8	126 1/4	100 1/2	.....
September.				
Opening	x 110	126 1/8	100 1/2	133 1/4
Highest	112 1/2	128 3/4	100 1/2	134
Lowest	109 7/8	126 1/8	100 1/2	133
Closing	112 1/2	128 5/8	100 1/2	133 1/4
October.				
Opening	112 3/8	x 129	x 100 1/8	.....
Highest	112 1/2	129	100 1/8	.....
Lowest	111 3/8	127 3/4	100	.....
Closing	111 5/8	128 5/8	100	.....
November.				
Opening	111 3/8	128 1/4	.....	.....
Highest	111 1/2	129 1/4	.....	.....
Lowest	110 7/8	127	.....	.....
Closing	111 1/2	129	.....	.....
December.				
Opening	x 110 3/8	129	100 3/4	132 1/2
Highest	110 7/8	129 3/8	101	132 1/2
Lowest	110 1/4	128 1/4	100 3/4	132
Closing	110 3/8	128 1/2	101	132

1887.

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
January.				
Opening	110¼	x 127⅓	132⅝	.....
Highest	110½	128½	132⅝	.....
Lowest	109¾	126¾	132½	.....
Closing	110⅜	128½	132½	.....
February.				
Opening	110¼	128½	134⅝	137⅛
Highest	110¼	128¾	134⅝	137¼
Lowest	110	128⅜	134⅝	137⅛
Closing	110	128½	134⅝	137¼
March.				
Opening	x 109	128	135	136¾
Highest	109⅞	129⅝	135	136⅞
Lowest	108⅞	128	135	136⅜
Closing	109⅞	129½	135	136⅞
April.				
Opening	110	128¾	134⅞	137½
Highest	110⅜	129⅜	134⅞	137½
Lowest	110	128¾	134⅞	137½
Closing	110⅛	129¼	134⅞	137½
May.				
Opening	110⅛	129		137⅛
Highest	110⅞	129⅝		137⅛
Lowest	110⅛	128¾		137⅛
Closing	110⅞	129⅝		137⅛
June.				
Opening	x 109¾	129⅜	x 132¼	
Highest	109¾	129½	132¼	
Lowest	109¼	129	132¼	
Closing	109½	129⅜	132¼	

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
July.				
Opening	109¼	x 128⅛	132	.....
Highest	109½	128⅛	132	.....
Lowest	108⅞	127¼	131	.....
Closing	109	127¼	131	.....
August.				
Opening	108¾	127	128	129
Highest	110⅛	128⅛	128	129
Lowest	108	125⅜	128	129
Closing	108	125¾	128	129
September.				
Opening	x 108⅜	125⅜	.....	.....
Highest	108⅜	125⅜	.....	.....
Lowest	108	124½	.....	.....
Closing	108⅜	124½	.....	.....
October.				
Opening	108¼	x 124½	127	.....
Highest	108¾	126½	127	.....
Lowest	108¼	124½	127	.....
Closing	108¾	126½	127	.....
November.				
Opening	109	126⅜	.....	.....
Highest	109	126¾	.....	.....
Lowest	108⅜	126⅜	.....	.....
Closing	108⅜	126¾	.....	.....
December.				
Opening	107	125½	.....	.....
Highest	108⅝	126¾	.....	.....
Lowest	107	124½	.....	.....
Closing	108¼	126¾	.....	.....

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
January.				
Opening	107½	126	.....	.....
Highest	108½	126½	.....	.....
Lowest	107½	125¼	.....	.....
Closing	108¼	125¾	.....	.....
February.				
Opening	108	126⅝	.....	.....
Highest	108	126⅝	.....	.....
Lowest	107½	125¾	.....	.....
Closing	107½	125¾	.....	.....
March.				
Opening	x 106⅜	125½	127	.....
Highest	106¾	125½	127	.....
Lowest	106⅜	125⅜	127	.....
Closing	106⅜	125⅜	127	.....
April.				
Opening	106½	x 123¾	127⅞	.....
Highest	107⅛	126⅝	127⅞	.....
Lowest	106½	123¾	127⅞	.....
Closing	107¾	126½	127⅞	.....
May.				
Opening	107¾	126½	.....	.....
Highest	108⅛	127⅛	.....	.....
Lowest	107¾	126½	.....	.....
Closing	108⅛	127⅛	.....	.....
June.				
Opening	x 107	127⅝	.....	.....
Highest	107⅛	128⅛	.....	.....
Lowest	107	127⅜	.....	.....
Closing	107⅛	128⅛	.....	.....

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
July.				
Opening	107¼	x 127¼	127	.....
Highest	107¼	127⅜	127	.....
Lowest	107¼	127¼	127	.....
Closing	107¼	127⅜	127	.....
August.				
Opening	107⅜	127⅜	.....	.....
Highest	107¾	128⅜	.....	.....
Lowest	107½	127⅜	.....	.....
Closing	107¾	128½	.....	.....
September.				
Opening	x 106⅞	128½	.....	.....
Highest	106⅞	130	.....	.....
Lowest	106⅞	128½	.....	.....
Closing	106⅞	130	.....	.....
October.				
Opening	108⅝	x 129	129½	.....
Highest	108⅝	129	129½	.....
Lowest	108⅝	126⅝	129½	.....
Closing	108⅝	127½	129½	.....
November.				
Opening	108½	127¼	130¼	.....
Highest	109⅜	128⅓	130¼	.....
Lowest	108½	127¼	130¼	.....
Closing	109⅜	128½	130¼	.....
December.				
Opening	x 108½	128⅛	.....	.....
Highest	108⅝	128½	.....	.....
Lowest	108½	128⅛	.....	.....
Closing	108½	128¼	.....	.....

1889.

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
January.				
Opening	108½	x 126⅞	127½	
Highest	109	128¼	127½	
Lowest	108½	126¼	127½	
Closing	109	128¼	127½	
February.				
Opening	109	128⅛		
Highest	109	128⅞		
Lowest	109	128⅛		
Closing	109	128⅞		
March.				
Opening		129⅝		
Highest	108⅛	129⅞		
Lowest	107¾	129⅝		
Closing	108⅜	129⅞		
April.				
Opening	108¼	x 128⅞		
Highest	108¼	129		
Lowest	108¼	128¾		
Closing	108½	129		
May.				
Opening		129⅜		
Highest		129½		
Lowest		129¼		
Closing		129¼		
June.				
Opening	106⅞	129¼		
Highest	106⅞	129⅝		
Lowest	106⅞	129¼		
Closing	106⅞	129⅜		

	Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
July.				
Opening	106¾	x 128½		
Highest	106¾	128½		
Lowest	106¾	128⅛		
Closing	106¾	128½		
August.				
Opening	106⅞	128⅛		
Highest	106⅞	128⅛		
Lowest	106⅞	128		
Closing	106⅞	128		
September.				
Opening		128⅛		
Highest		128¼		
Lowest		127⅞		
Closing		127⅞		
October.				
Opening	105¾	x 127¼		
Highest	105¼	127¼		
Lowest	105¼	127		
Closing	105¾	127		
November.				
Opening	105½	127	125⅝	
Highest	105½	127	125⅝	
Lowest	105½	127	125⅝	
Closing	105½	127	125⅝	
December.				
Opening	x 104¾	127⅞		
Highest	105	127⅞		
Lowest	104¾	127⅞		
Closing	105	127⅞		

1890.

	Coupon.		Registered 6s, currency, 1898.
	4½s, 1891.	4s, 1907.	
January.			
Opening	105	126½	.....
Highest	105	126¼	.....
Lowest	104¾	125	.....
Closing	104¾	125	.....
February.			
Opening	104½	123⅜	.....
Highest	104¾	123⅜	.....
Lowest	104½	123⅛	.....
Closing	104¾	123⅛	.....
March.			
Opening	103½	123	.....
Highest	103¾	123⅛	.....
Lowest	103½	122	.....
Closing	103¾	122⅛	.....
April.			
Opening	103½	122⅛	.....
Highest	103⅝	122⅛	.....
Lowest	103½	122	.....
Closing	103½	122	.....
May.			
Opening	.....	122	124¾
Highest	.....	122¼	124¾
Lowest	.....	122	124¾
Closing	.....	122	124¾
June.			
Opening	102¾	122	.....
Highest	103⅛	122¾	.....
Lowest	102⅝	122	.....
Closing	103⅛	122¾	.....
July.			
Opening	103	121⅝	.....
Highest	103	124	.....
Lowest	103	121½	.....
Closing	103	124	.....
August.			
Opening	.....	123⅞	.....
Highest	.....	123⅞	.....
Lowest	.....	123⅞	.....
Closing	.....	123⅞	.....
September.			
Opening	103¾	125½	.....
Highest	103¾	126½	.....
Lowest	103¾	124	.....
Closing	103¾	124	.....
October.			
Opening	.....	122⅝	.....
Highest	.....	124¼	.....
Lowest	.....	122⅝	.....
Closing	.....	124	.....
November.			
Opening	104	124	.....
Highest	104	124	.....
Lowest	104	123	.....
Closing	104	123	.....
December.			
Opening	.....	122¾	115
Highest	.....	123¼	115
Lowest	.....	122	115
Closing	.....	123¼	115

1891.

	Coupon.		Registered 6s, currency, 1898.
	4½s, 1891.	4s, 1907.	
January.			
Opening	.....	121	.....
Highest	.....	121⅛	.....
Lowest	.....	120¾	.....
Closing	.....	120¾	.....
February.			
Opening	.....	121	.....
Highest	.....	121	.....
Lowest	.....	121	.....
Closing	.....	121	.....
March.			
Opening	.....	121⅛	.....
Highest	.....	121⅛	.....
Lowest	.....	121⅛	.....
Closing	.....	121⅛	.....
April.			
Opening	102	122	.....
Highest	102	122	.....
Lowest	102	122	.....
Closing	102	122	.....
May.			
Opening	.....	.....	.....
Highest	.....	.....	.....
Lowest	.....	.....	.....
Closing	.....	.....	.....
June.			
Opening	.....	.....	.....
Highest	.....	.....	.....
Lowest	.....	.....	.....
Closing	.....	.....	.....
July.			
Opening	100⅝	117	118
Highest	100⅝	117⅛	118
Lowest	100⅝	117	118
Closing	100⅝	117⅛	118
August.			
Opening	100¾	116¾	.....
Highest	100¾	116¾	.....
Lowest	100¾	116¾	.....
Closing	100¾	116¾	.....
September.			
Opening	.....	118	.....
Highest	.....	118⅛	.....
Lowest	.....	117	.....
Closing	.....	117⅜	.....
October.			
Opening	.....	116¼	.....
Highest	.....	117	.....
Lowest	.....	116	.....
Closing	.....	117	.....
November.			
Opening	.....	117	.....
Highest	.....	117	.....
Lowest	.....	116¼	.....
Closing	.....	116½	.....
December.			
Opening	.....	117¾	.....
Highest	.....	118¼	.....
Lowest	.....	116⅞	.....
Closing	.....	118¼	.....

	4s, 1907, coupon.	Registered. 4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
January.				
Opening	117⅛	117	116	118½
Highest	117⅛	117¼	116	118½
Lowest	116½	116	116	118½
Closing	116½	116	116	118½
February.				
Opening	116¾	116¾	.....	.....
Highest	117	116¾	.....	.....
Lowest	116¾	116½	.....	.....
Closing	116¾	116½	.....	.....
March.				
Opening	117¼	116⅛	.....	.....
Highest	117½	116⅜	.....	.....
Lowest	117¼	116	.....	.....
Closing	117¼	116¼	.....	.....

	4s, 1907, coupon.	Registered. 4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
April.				
Opening	116⅛	116	.....	.....
Highest	116⅜	116⅛	.....	.....
Lowest	115⅝	115⅝	.....	.....
Closing	116¼	116	.....	.....
May.				
Opening	116½	115¾	.....	.....
Highest	117½	117⅛	.....	.....
Lowest	116⅛	115¾	.....	.....
Closing	117⅜	117½	.....	.....
June.				
Opening	117⅛	116⅜	.....	.....
Highest	118⅛	116¾	.....	.....
Lowest	117⅜	116¼	.....	.....
Closing	117⅜	116¼	.....	.....

	4s, 1907, coupon.	Registered. 4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
July.				
Opening	x 116⅞	116¼	.....	.....
Highest	116⅞	116¾	.....	.....
Lowest	116¼	116	.....	.....
Closing	116¼	116	.....	.....
August.				
Opening	116	116	.....	.....
Highest	116¼	116	.....	.....
Lowest	116	116	.....	.....
Closing	116¼	116	.....	.....
September.				
Opening	115¾	.....	.....	.....
Highest	115	.....	.....	.....
Lowest	114⅞	.....	.....	.....
Closing	115	.....	.....	.....

	4s, 1907, coupon.	Registered. 4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
October.				
Opening	114⅞	114⅜	.....	.....
Highest	115	115⅜	.....	.....
Lowest	114½	114⅜	.....	.....
Closing	114½	114⅜	.....	.....
November.				
Opening	115	114¼	.....	.....
Highest	115	115	.....	.....
Lowest	114⅝	114¼	.....	.....
Closing	114¾	114¾	.....	.....
December.				
Opening	114½	113½	.....	.....
Highest	114⅝	113½	.....	.....
Lowest	114	113	.....	.....
Closing	114	113	.....	.....

1893.

	Coupon bonds.	Registered bonds.				Coupon bonds.	Registered bonds.			
	4s, 1907.	4½s, 1891, extended at 2 per cent.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.	4s, 1907.	4½s, 1891, extended at 2 per cent.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
January.						*July.*				
Opening	x113		113½			Opening	110¼	97	110¾	108
Highest	114		114¼			Highest	111¼	97	111⅛	108
Lowest	113		113⅜			Lowest	108	97	108⅓	108
Closing	114		114¼			Closing	108	97	108½	108
February.						*August.*				
Opening	113		112⅞			Opening	108		108	
Highest	113		113			Highest	112½		111⅞	
Lowest	112¾		x111¾			Lowest	108		107¾	
Closing	112¾		x111¾			Closing	112		111⅞	
March.						*September.*				
Opening	112½		111¾	113½		Opening	112		110½	
Highest	114½		112⅛	113⅔		Highest	112		110½	
Lowest	112½		111¾	113½		Lowest	111½		110	
Closing	114½		112⅜	113½		Closing	111½		110	
April.						*October.*				
Opening	113¼		113½			Opening	111		110¾	
Highest	113⅝		113⅝			Highest	111½		111⅛	
Lowest	112¾		112¾			Lowest	111		110¼	
Closing	112¾		113			Closing	111½		111⅛	
May.						*November.*				
Opening	112¾		113			Opening	112½	95¼	112	
Highest	112¾		113			Highest	114	95¼	113½	
Lowest	112⅝		112½			Lowest	112½	95¼	112	
Closing	112⅝		113			Closing	114	95¼	x113⅛	
June.						*December.*				
Opening	111½	99¾	110¾			Opening	115		113½	
Highest	111½	99¾	110¾			Highest	115		114	
Lowest	110	96	110			Lowest	114		113	
Closing	110	96	110¼			Closing	114		113	

	Coupon bonds.		Registered bonds.					
	4s, 1907.	5s, 1904.	4s, 1907.	Cherokee 4s, 1897.	5s, 1904.	6s, currency, 1895.	6s, currency, 1896.	6s, currency 1898.
January.								
Opening	112 23/24	.....	113	.....	.....	.....	.....	.....
Highest	113 5/8	.....	114	.....	.....	.....	.....	.....
Lowest	112 1/2	.....	112 5/8	.....	.....	.....	.....	.....
Closing	113 3/4	.....	113 5/8	.....	.....	.....	.....	.....
February.								
Opening	114 1/8	117 3/8	113 1/2	.....	117 3/8	.....	.....	.....
Highest	114 1/8	117 1/2	114	.....	117 3/8	.....	.....	.....
Lowest	114 1/8	117 3/8	113 1/2	.....	117 3/8	.....	.....	.....
Closing	114 1/8	117 3/8	114	.....	117 3/8	.....	.....	.....
March.								
Opening	114	117 1/8	112 7/8	.....	117 1/2	.....	.....	.....
Highest	115	117 1/2	113 3/4	.....	117 1/2	.....	.....	.....
Lowest	114	117 3/8	112 7/8	.....	117 1/2	.....	.....	.....
Closing	114 1/2	117 3/8	113 3/4	.....	117 1/2	.....	.....	.....
April.								
Opening	114 1/2	118	113 1/2	.....	.....	.....	.....	.....
Highest	114 3/4	119 1/2	114 1/4	.....	.....	.....	.....	.....
Lowest	114 1/2	118	113 1/2	.....	.....	.....	.....	.....
Closing	114 7/8	119 1/2	113 7/8	.....	.....	.....	.....	.....
May.								
Opening	114	118 1/4	114	.....	.....	.....	.....	.....
Highest	114 1/4	118 1/4	114	.....	.....	.....	.....	.....
Lowest	114	117 3/4	113 1/2	.....	.....	.....	.....	.....
Closing	114	118	113 1/2	.....	.....	.....	.....	.....
June.								
Opening	114 1/2	117 3/4	112 3/4	.....	117 7/8	.....	.....	.....
Highest	115	118 1/4	113 3/8	.....	118 3/8	.....	.....	.....
Lowest	114 1/4	117 5/8	112 5/8	.....	117 7/8	.....	.....	.....
Closing	114 7/8	117 7/8	113 3/8	.....	118 1/4	.....	.....	.....

	Coupon bonds.		Registered bonds.					
	4s, 1907.	5s, 1904.	4s, 1907.	Cherokee 4s, 1897.	5s, 1904.	6s, currency, 1895.	6s, currency, 1896.	6s, currency, 1898.
July.								
Opening	x 113 3/4	118 3/8	113 1/4	104	118 1/4	.....	.....	.....
Highest	115	119 1/4	114 5/8	104	118 1/2	.....	.....	.....
Lowest	113 3/4	118 1/8	113 1/4	104	118	.....	.....	.....
Closing	114 3/8	119	113 3/4	104	118	.....	.....	.....
August.								
Opening	114	x 117 1/2	113 5/8	.....	118	101 1/2	.....	.....
Highest	115	119	114 7/8	.....	118	101 1/2	.....	.....
Lowest	114	117 1/2	113 5/8	.....	118	101 1/2	.....	.....
Closing	115	118 7/8	114 1/2	.....	118	101 1/2	.....	.....
September.								
Opening	115	119	114	.....	.....	.....	.....	.....
Highest	115	119 3/4	114	.....	.....	.....	.....	.....
Lowest	115	119	114	.....	.....	.....	.....	.....
Closing	115	119 1/2	114	.....	.....	.....	.....	.....
October.								
Opening	114 1/2	119 3/8	114 1/4	.....	119 3/4	.....	.....	.....
Highest	115	120	114 1/2	.....	119 3/4	.....	.....	.....
Lowest	114 1/4	119 3/8	114 1/8	.....	119 3/4	.....	.....	.....
Closing	115	120	114 1/2	.....	119 3/4	.....	.....	.....
November.								
Opening	115 7/8	x 119 1/8	115 5/8	.....	119	.....	106	111 1/4
Highest	116	119 3/8	115 5/8	.....	119	.....	106	111 1/4
Lowest	114 3/8	117 1/2	114 1/2	.....	119	.....	106	111 1/4
Closing	115 1/2	119	114 1/2	.....	119	.....	106	111 1/4
December.								
Opening	116	119 1/2	114 1/8	.....	119	.....	.....	.....
Highest	116	119 1/2	114 1/8	.....	119	.....	.....	.....
Lowest	114 3/4	117 1/4	113 1/8	.....	117 1/4	.....	.....	.....
Closing	114 7/8	117 1/4	113 1/2	.....	117 1/4	.....	.....	.....

1895.

	Coupon bonds.			Registered bonds.						
	4s, 1907.	4s, 1925.	5s, 1904.	4s, 1907.	4s, 1925.	5s, 1904.	2s, optional.	6s, currency, 1896.	6s, currency, 1898.	6s, currency, 1899.
January.										
Opening	x 113¼		117	113¼		117¼		102¾		
Highest	113½		117¼	113½		117¼		102¾		
Lowest	112¾		115⅝	112¼		114⅜		102¾		
Closing	112¾		115⅝	112⅛		114⅜		102¾		
February.										
Opening	110⅝	[1]118¼	x 114⅜	110⅝		114¾			108¾	
Highest	113	[1]119⅜	116¼	113		116⅛			108¾	
Lowest	110	[1]118¼	114⅜	110		114¾			108¾	
Closing	112⅞	[1]119⅜	116	112¾		116			108¾	
March.										
Opening	112¾	119⅛	116	111⅛	120½	116				
Highest	112⅞	120½	116	111⅜	120¾	116				
Lowest	112¾	119	115⅜	110¾	120½	115⅞				
Closing	112¾	120⅜	115¾	111⅜	120¾	115⅞				
April.										
Opening	112	120½	116	111½	120¾	115⅞			108½	
Highest	112⅜	121½	116½	111¾	120¾	116			108½	
Lowest	112	120½	115⅛	111½	120¾	114⅞			108½	
Closing	112⅜	121½	116½	111¾	120¾	114⅞			108½	
May.										
Opening	112½	120½	115⅜	111⅞	120⅝		96½		109	
Highest	113⅜	123⅝	116¼	112⅞	121½		96½		109	
Lowest	112½	120½	115⅜	111¾	120⅝		96½		109	
Closing	113⅜	123⅝	116⅛	112⅞	121½		96½		109	
June.										
Opening	113¼	123⅝	116⅛	112		116¾				
Highest	113⅝	123⅞	116¾	112¼		116¾				
Lowest	113⅛	123⅝	116⅛	111⅞		116¾				
Closing	113⅝	123⅞	116⅝	112		116¾				
July.										
Opening	x 112¾	124	116¾	112½		116⅞	97			
Highest	113	124⅛	116¾	112½		116⅞	97			
Lowest	112½	123¼	116¾	112		115⅝	97			
Closing	112½	123½	116¾	112⅛		115⅝	97			
August.										
Opening	112⅝	122¼	115⅜	112½		115				109
Highest	112⅝	122¼	115⅜	112½		115⅜				109
Lowest	112⅝	121¾	115⅛	112¼		115				109
Closing	112⅝	121¾	115⅜	112½		115¼				109
September.										
Opening	112¾	123¼	115¾	111¾						
Highest	113	123¼	116	111¾						
Lowest	112½	121½	115½	111¾						
Closing	113	122½	115½	111¾						
October.										
Opening	x 111¾	122½	116⅛	112⅛		116		102⅛		
Highest	112	123	116½	112⅛		116		102⅛		
Lowest	x 111¾	122⅜	115¾	111¾		114⅝		102⅛		
Closing	112	122½	115¾	111⅞		114⅝		102⅛		
November.										
Opening	112¼	121½	115	111⅞	120⅞	115				
Highest	112¼	121½	115¼	111⅞	120⅞	115				
Lowest	112	120⅝	114¾	111⅝	120¾	114⅞				
Closing	112	121	114¾	111⅝	120¾	114⅞				
December.										
Opening	112	120⅞	115	110⅞	117½	115⅛				
Highest	112½	121⅜	115	111½	117½	115⅛				
Lowest	112	119	112	110	117½	113½				
Closing	112½	119	113½	110	117½	113½				

[1] These are dealings in the "Unlisted department" of the Stock Exchange in "Bonds, when issued."

	Coupon bonds.			Registered bonds.					
	4s, 1907.	4s, 1925.	5s, 1904.	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	6s, currency, 1897.	6s, currency, 1898.	6s, currency, 1899.
January.										
Opening	110	116¼	113¼	.....	110	114	113½	.....	.....	.....
Highest	110	117	114	.....	110	114½	113½	.....	.....	.....
Lowest	109	115¼	113	.....	108	114½	112	.....	.....	.....
Closing	109½	115½	113⅜	.....	108	114½	112	.....	.....	.....
February.										
Opening	108½	113	112	.....	108	114	112	.....	105	.....
Highest	111	118	114	.....	110¼	117¾	113½	.....	105	.....
Lowest	108½	113	112	.....	108	113	112	.....	105	.....
Closing	111	116¾	113¼	.....	110¼	117¾	113½	.....	105	.....
March.										
Opening	110¾	116¾	113	.....	108½	116⅝	113	103¼	.....	107⅓
Highest	111⅛	117¼	113½	.....	108½	117⅛	113	103¼	.....	107⅓
Lowest	110¼	116⅜	113	.....	108¼	116½	113	103¼	.....	107⅓
Closing	110⅝	116⅝	113⅜	.....	108½	116¾	113	103¼	.....	107⅓
April.										
Opening	109½	116¾	113¾	.....	108¾	117	113¾	.....	.....	.....
Highest	109⅞	119	114⅛	.....	109	118	113¾	.....	.....	.....
Lowest	109⅛	116¾	113½	.....	108⅜	117	113¾	.....	.....	.....
Closing	109¾	118¾	114⅛	.....	108¾	117¾	113¾	.....	.....	.....
May.										
Opening	110¼	x 117⅝	112⅞	.....	109⅛	117⅝	112⅞	.....	.....	.....
Highest	110¼	117⅞	113	.....	109¼	117⅝	112⅞	.....	.....	.....
Lowest	109⅞	116⅜	112⅝	.....	108¾	116½	112⅞	.....	.....	.....
Closing	109⅞	116⅜	112⅞	.....	108¾	116½	112⅝	.....	.....	.....
June.										
Opening	109½	116⅜	112⅞	95	108	116¼	112⅞	.....	.....	.....
Highest	110¼	118¼	113¼	95	108⅞	118⅛	113	.....	.....	.....
Lowest	109½	116⅜	112¾	95	108	116¼	112¾	.....	.....	.....
Closing	110	116½	113¼	95	108⅞	117⅝	113	.....	.....	.....
July.										
Opening	108¾	116½	113	.....	108½	116¼	112¾	.....	103	105
Highest	109⅜	116¾	113	.....	108½	116¾	112¾	.....	103	105
Lowest	107½	112¾	110¾	.....	106	112⅞	110¾	.....	103	105
Closing	107½	114	111½	.....	106	113½	110¾	.....	103	105
August.										
Opening	107½	113⅜	109	94	106½	112¾	109	.....	.....	.....
Highest	107¾	113½	109	94	106½	113½	109⅛	.....	.....	.....
Lowest	106	111¼	108½	94	104¾	111¾	108¾	.....	.....	.....
Closing	106⅜	113½	108¾	94	104¾	113	109⅛	.....	.....	.....
September.										
Opening	107	113⅜	109⅜	91	106½	113¾	110¼	.....	103	.....
Highest	107⅞	117⅞	111½	91	106½	116½	110¼	.....	103	.....
Lowest	106⅜	113⅜	109¼	91	105¾	113¾	110	.....	103	.....
Closing	107⅞	117	111⅜	91	106½	116½	110	.....	103	.....
October.										
Opening	x 108¼	116½	111½	.....	107⅛	116	110⅜	.....	.....	.....
Highest	108¼	118½	111½	.....	107¾	116½	110⅝	.....	.....	.....
Lowest	106½	115	110½	.....	105⅞	115½	110⅜	.....	.....	.....
Closing	107½	118½	111½	.....	107¾	115⅞	110⅜	.....	.....	.....
November.										
Opening	109¼	x 118½	x 111	96	108½	120	111½	.....	.....	.....
Highest	110½	120⅜	113½	96	110¼	120	112¾	.....	.....	.....
Lowest	109¼	x 118⅝	x 111	96	108½	119¾	111¼	.....	.....	.....
Closing	110½	120	113⅛	96	110	119⅞	112¾	.....	.....	.....
December.										
Opening	110½	119⅞	113½	96	109	120	113⅜	.....	.....	.....
Highest	112½	120⅜	114	96	110½	120⅜	114	.....	.....	.....
Lowest	110½	119	113⅜	95½	109	120	113⅜	.....	.....	.....
Closing	112	120⅜	114	95½	110½	120⅜	114	.....	.....	.....

1897.

	Coupon bonds.			Registered bonds.						Coupon bonds.			Registered bonds.					
	4s, 1907.	4s, 1925.	5s, 1904.	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	6s, currency, 1898.	6s, currency, 1899.	4s, 1907.	4s, 1925.	5s, 1904.	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	6s, currency, 1898.	6s, currency, 1899.
January.										*July.*								
Opening	111 1/2	120 1/4	114 1/4	.....	110 5/8	120 1/4	113 1/4	103 1/8	.....	Opening	x 112	125	114 1/2	.....	111 7/8	125 1/4	114 5/8	.....	.....
Highest	112 1/2	124	114 3/8	.....	111 5/8	122 1/2	113 3/4	103 1/4	.....	Highest	112 3/8	126 3/4	115	.....	112	125 3/4	114 5/8	.....	.....
Lowest	111 3/8	120 1/8	114 1/4	.....	110 5/8	120 1/4	113 1/4	103 1/8	.....	Lowest	111 7/8	124 7/8	114 1/2	.....	111 5/8	124 1/8	113 5/8	.....	.....
Closing	112 1/2	124	114 3/8	.....	111 5/8	122 1/4	113 3/4	103 1/4	.....	Closing	111 7/8	126 3/4	115	.....	111 3/4	125 3/4	114	.....	.....
February.										*August.*								
Opening	112 3/4	123 1/8	113 3/8	.....	111 5/8	122 1/2	113 3/4	103 1/2	106 1/2	Opening	112	125 3/4	113 1/2	98 1/2	112 1/4	125 3/4	113 7/8	.....	.....
Highest	113 1/4	123 1/8	113 7/8	.....	112	122 5/8	113 3/4	103 1/2	106 5/8	Highest	112 1/2	125 3/4	113 5/8	98 1/2	112 1/4	125 3/4	113 7/8	.....	.....
Lowest	112 1/8	122 1/8	113 3/8	.....	111 1/2	122 3/8	113 3/4	103 1/2	106 1/2	Lowest	112	125	113 1/4	98 1/2	112	125 1/2	113 1/2	.....	.....
Closing	113	123	113 5/8	.....	112	122 3/8	113 3/4	103 1/2	106 5/8	Closing	112 1/2	125 3/4	113 3/4	98 1/2	112	125 1/2	113 1/2	.....	.....
March.										*September.*								
Opening	113	123 1/8	114 1/4	.....	111 1/8	123 3/8	113 7/8	.....	.....	Opening	113 1/2	126	114	98 1/4	111 3/4	126 1/8	114 1/4	.....	.....
Highest	113 1/2	123 3/4	114 1/2	.....	111 3/8	123 5/8	114 1/4	.....	.....	Highest	114	126	115	98 1/4	112 1/4	126 1/8	114 1/4	.....	.....
Lowest	113	123	113 5/8	.....	111	123 1/4	113 5/8	.....	.....	Lowest	113 1/4	125	113 7/8	98 1/4	111 3/4	126 1/8	114 1/4	.....	.....
Closing	113 3/8	123 1/2	114 1/4	.....	111	123 1/4	114 1/4	.....	.....	Closing	113 3/4	125 1/2	115	98 1/4	112	126 1/8	114 1/4	.....	.....
April.										*October.*								
Opening	112 1/4	124 1/4	114 3/8	.....	111 1/4	123 1/2	113 3/4	.....	107 3/4	Opening	113 1/2	126	115	.....	112 1/8	127 1/8	.....	.....	.....
Highest	112 1/4	124 1/2	114 3/8	.....	111 1/2	123 1/2	113 3/4	.....	107 3/4	Highest	114	128 1/4	115 7/8	.....	112 7/8	127 1/8	.....	.....	.....
Lowest	112	123 5/8	114 1/8	.....	110 7/8	123	113 1/4	.....	107 1/2	Lowest	113 1/2	126	115	.....	112	127 1/8	.....	.....	.....
Closing	112 1/2	123 5/8	114 1/8	.....	110 7/8	123	113 1/4	.....	107 1/2	Closing	113 7/8	127 1/8	115 7/8	.....	112 5/8	127 1/8	.....	.....	.....
May.										*November.*								
Opening	112 1/4	x 122 5/8	113	.....	111	122 3/4	113	.....	.....	Opening	114	127 5/8	114 7/8	.....	113	127 1/4	114 3/4	102 3/4	.....
Highest	112 5/8	123 1/4	113 1/2	.....	111	123 1/4	113 1/4	.....	.....	Highest	114 1/8	128 1/2	114 7/8	.....	113 1/8	127 1/2	115	102 3/4	.....
Lowest	112	122 1/2	113	.....	110 3/4	122 3/4	113	.....	.....	Lowest	113 3/4	127 3/8	114	.....	112 3/4	127 1/4	113 1/4	102 3/4	.....
Closing	112 1/2	123 1/4	113 1/4	.....	111	123	113 1/4	.....	.....	Closing	114 1/8	128 1/2	114 3/8	.....	113	127 1/4	113 1/4	102 3/4	.....
June.										*December.*								
Opening	112 5/8	123 3/4	114 1/2	.....	110 3/8	125 1/8	.....	.....	.....	Opening	115	128 3/4	113 3/8	.....	x 112 1/2	129	114 1/2	99 3/4	.....
Highest	113 1/4	125 3/8	114 3/4	.....	111 1/2	125 1/8	.....	.....	.....	Highest	115	129 1/4	115	.....	113	129	114 1/2	99 3/4	.....
Lowest	112 5/8	123 3/4	114	.....	110 3/8	125 1/8	.....	.....	.....	Lowest	115	128 5/8	114 3/8	.....	112 1/8	127 7/8	114 1/2	99 3/4	.....
Closing	113	125 1/4	114 1/2	.....	111 1/2	125 1/8	.....	.....	.....	Closing	115	128 5/8	114 1/2	.....	112 3/4	127 7/8	114 1/2	99 3/4	.....

1898.

	Coupon bonds.				Registered bonds.					
	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908–1918 (when issued).	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	6s, currency, 1898.	3s, 1908–1918.
January.										
Opening	113¾	128¼	114¼	.....	99½	112½	128¼	114¼	103¼	.....
Highest	114⅝	129¾	115	.....	.....	113⅛	129½	115	104	.....
Lowest	113⅝	128¼	114	.....	.....	112⅝	127½	114	104	.....
Closing	114⅜	129¼	114 11/16	.....	99½	113¼	128¼	113½	104	.....
February.										
Opening	113¾	128 5/16	113½	.....	99½	113¼	128 5/16	113½	104	.....
Highest	114⅜	128¾	113¾	.....	.....	113½	128¾	.....	103½	.....
Lowest	113	123⅜	113½	.....	.....	111⅞	126½	.....	103½	.....
Closing	112½	124	112⅝	.....	99	111½	124	112½	103½	.....
March.										
Opening	112½	123 13/16	112	.....	99	110½	123⅞	112	103½	.....
Highest	113	125⅜	112½	.....	98½	111	125	111¾	103	.....
Lowest	110	118½	110¼	.....	98½	108¾	118½	111¾	103	.....
Closing	111¾	122¾	112¼	.....	98	110	122¾	112¼	103¼	.....
April.										
Opening	110¾	122 7/16	112¼	.....	98	109½	122½	112¼	103	.....
Highest	111	122¼	111⅞	.....	98	109½	121½	111½	102⅞	.....
Lowest	107	117¾	110½	.....	98	108½	116¾	111¼	102⅞	.....
Closing	108	119¼	110	.....	95	106¾	118¼	111⅛	102½	.....
May.										
Opening	108	118½	110	.....	95	106⅞	118½	110	102½	.....
Highest	111¼	123¼	111	.....	.....	109	122¼	110¼	.....	.....
Lowest	108	120	109¾	.....	.....	106¾	121⅞	109¾	.....	.....
Closing	111	122⅛	111¼	.....	95	108	122⅛	111¼	100½	.....
June.										
Opening	111½	122⅛	111⅛	.....	95½	108	122⅛	111 5/16	100½	.....
Highest	111¼	125	111½	.....	.....	109½	124½	.....	.....	.....
Lowest	110	122	111	.....	.....	107¾	124½	.....	.....	.....
Closing	112	124⅞	112 9/16	.....	95	110⅝	124⅞	112¾	100½	.....
July.										
Opening	111	124⅞	112⅝	.....	95	110½	124⅞	113	100½	.....
Highest	111¼	128½	113¼	104½	.....	111	124	.....	.....	.....
Lowest	110¾	125	112⅝	104	.....	110¼	124	.....	.....	.....
Closing	111	128¼	113¼	.....	95	110½	127⅛	112	102	.....
August.										
Opening	111¼	127⅝	112⅛	104⅓	96½	111	127⅝	112⅛	102	.....
Highest	112	127¾	.....	105½	.....	111½	128½	112	102¼	.....
Lowest	111	126¾	.....	104½	.....	111	127½	112	102¼	.....
Closing	112	127½	112⅓	105	98	111½	127½	112½	102¼	.....
September.										
Opening	112	127¼	112¼	104 13/16	98	110¼	127¼	112¼	102¼	.....
Highest	112	127⅝	112¼	105½	.....	110½	127⅜	112⅝	.....	.....
Lowest	111½	127	112⅛	104¾	.....	110½	127	112½	.....	.....
Closing	112¼	127½	112¾	105 3/16	99	110½	127⅜	112¾	102½	.....
October.										
Opening	111¼	127 5/16	112⅝	(Coup.)	98½	110½	127 5/16	112⅝	101	105 3/16
Highest	112	128¼	112¾	106⅛	.....	111	127¼	112¾	.....	.....
Lowest	110⅝	127	112¾	105⅜	.....	110½	126¾	112¾	.....	.....
Closing	112¼	128⅛	113¼	106 1/16	98½	110 15/16	126¾	112⅛	102	105½
November.										
Opening	112⅛	127	112⅛	105⅜	98½	111 1/16	126⅞	112⅛	102½	105½
Highest	112 11/16	127 13/16	113	105 5/16	98⅞	111⅞	127⅝	112⅝	103⅛	106
Lowest	112⅛	127	112⅛	105⅜	98½	111	126¾	112	102	105½
Closing	112 11/16	127⅞	112⅞	105 15/16	98¾	111	127½	112⅝	102¾	106
December.										
Opening	112 11/16	127⅞	112⅞	105 15/16	99	111	127⅝	112⅝	102¾	105 15/16
Highest	114	129¼	113½	107¾	99½	114¾	128 1/16	113⅛	102⅞	107¾
Lowest	112⅝	127 13/16	112¾	105 15/16	99	111	127⅝	112⅝	102½	105 15/16
Closing	114	129¼	113⅛	107¾	99¼	111⅞	128 11/16	112⅝	102⅞	107¾

1899.

	Coupon bonds.				Registered bonds.					
	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908–1918.	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	6s, currency, 1899.	3s, 1908–1918.
January.										
Opening	112 7/8	129 1/4	112 7/8	107 7/8	99 1/2	112 1/4	129 1/4	112 7/8	100	107 7/8
Highest	113 1/4	130	113 1/2	108 1/8	99 1/2	112 1/2	129 1/2	113	.....	107 7/8
Lowest	112 1/2	129 3/8	112 3/4	107 5/16	99 1/4	111 7/8	128 1/2	111 3/4	.....	106 5/8
Closing	113 1/8	130	113	107 3/4	99 1/2	112 1/4	129	112	.....	107
February.										
Opening	113 1/8	128 3/4	112	107 1/8	99	112 1/8	128 1/2	112 1/16	.....	107
Highest	113 1/4	128 3/4	112 1/4	107 1/4	99	113	129 1/2	113 1/8	.....	107 1/4
Lowest	113	128 1/16	111 3/4	107	99	111 9/16	128 3/8	112 1/16	.....	107
Closing	113 1/8	128 3/8	112 3/16	107 3/16	99	111 5/16	129 1/2	113 1/8	.....	107 3/16
March.										
Opening	113 1/8	128 7/16	112	107 1/8	99	111 9/16	128 1/2	112	.....	107 1/4
Highest	114 1/8	129 1/2	113 1/8	108 1/4	99 1/2	112 1/2	129 1/2	112 3/4	.....	108 1/4
Lowest	112 3/4	128 1/2	112	107 1/8	99	111 1/8	128 3/8	111 7/8	.....	107 1/8
Closing	114 1/8	129 3/8	113 1/8	108 1/4	99 1/2	112 1/4	129 1/2	112 3/4	.....	108 1/4
April.										
Opening	113 1/8	129 1/4	113 1/8	107 15/16	99 1/2	112 1/4	129 1/4	113 1/8	.....	107 1/2
Highest	113 7/8	130 5/8	113 5/8	109	100	112 3/4	130	113 1/2	.....	108 1/4
Lowest	113	129 1/4	113 1/8	107 15/16	99 1/2	112 1/4	128 3/4	112	.....	107 5/8
Closing	113 5/8	130 1/4	113 1/4	108 5/8	100	112 5/8	129	112	.....	107 7/8
May.										
Opening	113 7/8	129 1/4	112	108	99 1/2	112 1/2	129	112	.....	108
Highest	114 1/8	130 5/8	112 3/4	109 3/8	100	113 1/8	130 5/8	112 3/4	.....	109 1/4
Lowest	113 1/2	129 1/16	112	107 13/16	99 1/2	112 1/4	128 5/8	111 7/8	.....	107 5/8
Closing	114	130 5/8	112 3/4	109 3/8	100	112 1/4	130 5/8	112 3/4	.....	109 1/4
June.										
Opening	114	130 7/8	112 3/4	109 1/4	100	112 1/2	130 7/8	112 3/4	.....	109 1/4
Highest	114 1/2	130 15/16	113	109 3/4	101 1/4	113	130 15/16	113	.....	109 3/4
Lowest	114	129 7/8	112 1/2	108 5/8	100	112 1/2	129 7/8	112 1/2	.....	108 1/4
Closing	114	130	112 5/8	109	101	112 5/8	130	112 5/8	.....	108 1/4
July.										
Opening	113	130	112 11/16	109	101	112 5/8	130	112 11/16	.....	108 1/4
Highest	113 1/2	130 3/8	112 7/8	109 5/16	101	112 5/8	130 1/4	112 3/4	.....	108 5/8
Lowest	112 3/4	130	112 11/16	108 15/16	100 3/4	112 1/4	129 1/4	111 7/16	.....	108 1/4
Closing	113 1/2	130 1/8	112 7/8	109	100 3/4	112 1/2	129 3/8	111 5/8	.....	108 1/2
August.										
Opening	113 1/2	129 1/2	111 5/8	108 1/2	100 1/2	112 1/2	129 1/2	111 5/8	.....	108 1/2
Highest	113 3/4	130 11/16	111 7/8	108 7/8	100 1/2	112 3/4	130 11/16	112 1/8	.....	108 7/8
Lowest	113 1/2	129 1/2	111 1/2	108 1/2	100 1/4	111 1/2	129 3/8	111 1/2	.....	108 1/2
Closing	113 1/2	130 7/16	111 3/4	108 5/8	100 1/2	111 1/2	130 7/16	111 3/4	.....	108 3/4
September.										
Opening	113 1/2	130 7/16	111 3/4	108 5/8	100 1/2	111 1/2	130 7/16	111 3/4	.....	108 3/4
Highest	113 5/8	130 7/16	112	108 3/4	100 7/8	111 1/2	130 1/2	112	.....	108 3/4
Lowest	113 1/2	130 1/8	111 3/4	108 1/2	100 1/2	111 1/4	130 1/4	111 3/4	.....	108 1/2
Closing	113 1/2	130 1/4	112	108 1/2	100 7/8	111 5/16	130 5/16	112	.....	108 1/2
October.										
Opening	112 3/4	130 1/4	111 7/8	108 1/2	100 3/4	111 1/4	130 1/4	111 13/16	.....	107 3/4
Highest	112 5/8	130 1/4	112	108 1/4	101	111 3/4	130 1/4	112 1/8	.....	107 13/16
Lowest	112 3/8	129 3/4	111 3/4	108 1/8	100	111 1/16	129	110 1/2	.....	107 3/8
Closing	112 5/8	130 1/4	112	108 5/8	100 1/2	111 3/4	129 1/4	110 5/8	.....	107 13/16
November.										
Opening	112 5/8	129 1/4	110 3/4	107 13/16	100 1/2	111 3/4	129 1/4	110 3/4	.....	107 13/16
Highest	113 3/4	132 1/16	111 7/16	109 3/4	102	113 3/8	132 1/16	111 7/16	.....	109 3/4
Lowest	112 5/8	129 1/4	110 3/4	107 13/16	100 1/2	111 3/4	129 1/4	110 3/4	.....	107 13/16
Closing	113 3/8	132 13/16	111 7/16	109 3/4	102	113 3/8	132 13/16	111 7/16	.....	109 3/4
December.										
Opening	113 1/2	132 3/4	111 1/2	109 11/16	102	112 1/2	132 3/4	111 1/2	.....	109 13/16
Highest	116	134 5/8	113 5/8	110 3/4	102 1/2	115	134 5/8	114	.....	110 3/4
Lowest	113 1/2	132 3/4	111 1/2	109 13/16	102	112 1/2	132 3/4	111 1/2	.....	109 1/2
Closing	115 1/2	134	113	110 1/4	102 1/2	114 1/2	134	113 1/8	.....	110 1/4

	Coupon bonds.					Registered bonds.					
	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s.	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s, 1930.	2s, optional.
January.											
Opening	114½	133	113	110 3/16	.....	114½	134	115	110	.....	102½
Highest	115	134 1/2	113 5/8	110 7/16	.....	115	134 5/8	113 5/8	110 1/8	.....	102 5/8
Lowest	114½	133	113	110 1/4	.....	114½	133	112 1/4	109 2/8	.....	102 1/2
Closing	115	134 1/2	113 5/8	110 1/4	.....	115	134 1/2	112 3/8	109 5/8	....	102 1/2
February.											
Opening	114 3/4	133 3/4	112 1/2	109 1/2	.....	114 3/4	133 5/8	112 1/4	109 1/2	.....	102 1/2
Highest	118	138 1/4	115 3/4	111 1/2	.....	117 3/4	138 1/4	115 3/4	111 3/4	.....	103
Lowest	114 3/4	133 3/4	112 1/2	109 1/2	.....	114 3/4	133 5/8	112 1/2	109 1/2	.....	102
Closing	118	138 1/4	115 3/4	111 1/2	.....	117	138 1/4	115 3/4	111 1/2	.....	103
March.											
Opening	118	138	116	111 3/4	.....	117	137 3/4	116	111 3/4	.....	103
Highest	119	138	117	112 1/4	.....	118	137 3/4	117	112 1/4	.....	103
Lowest	116 1/2	134 1/2	114 7/8	110	.....	115 1/2	134 1/2	114 7/8	110 1/2	.....	100 1/2
Closing	116 1/2	134 1/2	114 7/8	111	.....	115 5/8	134 1/2	114 7/8	111	.....	100 1/2
April.				W. I.							
Opening	115 5/8	134 1/2	114 7/8	110 7/8	104 1/2	115 5/8	134 1/2	114 3/4	110	.....	100 1/2
Highest	115 5/8	134 11/16	114 7/8	110 7/8	104 1/2	115 5/8	134 1/2	114 3/4	110 1/8	.....	100 1/2
Lowest	114 1/4	133 1/2	113 5/8	109 3/4	103	114 1/4	132 5/8	112 3/8	108 3/8	.....	99 1/4
Closing	114 1/4	134 11/16	113 5/8	109 3/4	103	114 1/4	133 11/16	112 3/8	109	.....	99 1/4
May.											
Opening	114 1/4	133 5/16	112 3/8	109	103	114 1/4	133 5/16	112 3/8	109	.....	99 1/2
Highest	116 3/4	135 1/4	114 5/8	110 1/8	105	116 3/4	135 1/4	114 5/8	110 1/8	.....	99 7/8
Lowest	114 1/4	133 5/16	112 3/8	109	103	114 1/4	133 5/16	112 3/8	109	.....	99 1/4
Closing	116	134 3/4	114	109 3/4	103 3/4	114 15/16	134 3/4	114	109 3/4	.....	99 7/8
June.											
Opening	116	134 3/4	114	109 1/2	103 3/4	115	134 3/4	114	109	.....	99 1/8
Highest	116	135 1/8	114	109 1/2	103 13/16	115	135 1/8	114	110 1/8	.....	100
Lowest	115 3/16	134 1/4	113 1/4	109 1/8	103 1/4	114 1/4	134 1/4	113 1/4	109	.....	99 1/8
Closing	115 1/4	134 1/4	113 1/4	109 1/4	103 5/16	114 1/4	134 1/4	113 1/4	109 3/4	.....	100

	Coupon bonds.					Registered bonds.					
	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s.	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s, 1930.	2s, optional.
July.					C'p'n.						
Opening	114 1/4	134 1/4	113 1/4	109 1/4	103 5/8	114 1/4	134 1/4	113 1/4	108 3/4	103 1/8	100
Highest	116 1/8	134 1/2	115 1/8	110 3/4	105	116 1/8	134 1/4	113 7/8	110 1/8	105	100
Lowest	114 1/4	133 1/4	113 1/4	109	103 3/8	114 1/4	132 7/8	113 1/4	108 3/4	103 1/8	100
Closing	116	133 7/8	115 1/8	110 3/4	104 3/4	114	132 7/8	113 7/8	110	104 3/4	100
August.											
Opening	115 3/4	132 7/8	113 1/2	109 3/4	104 1/2	115 3/4	132 7/8	113 1/2	109 3/4	104 1/2	100
Highest	116	134 1/2	114	109 3/4	104 1/2	115 3/4	134 1/2	114	109 3/4	104 3/4	100
Lowest	115 1/8	133	112 7/8	109 1/8	103 3/4	115	132 1/4	112 7/8	109 1/8	103 3/4	100
Closing	115 1/8	134 1/8	112 7/8	109 1/2	104	115 1/8	134 1/8	112 7/8	109 1/2	103 3/4	100
September.											
Opening	115 1/4	134	112 7/8	109 1/2	104	114	134	112 7/8	109 1/2	103 1/4	.....
Highest	116 1/2	135	114 1/2	110 1/4	105 1/4	115 5/8	134 5/8	114 1/2	110 1/2	104 1/2	.....
Lowest	115 1/4	134	112 7/8	109 1/2	104	114	134	112 7/8	109 1/8	103 1/4	.....
Closing	116 1/8	134 5/8	113 5/8	110 1/8	104 3/4	114 9/16	134 5/8	113 5/8	110 1/4	104 1/4	.....
October.											
Opening	115 1/8	134 5/8	113 7/8	110 1/8	104 1/4	114	134	112 7/8	109 1/2	103 1/4	.....
Highest	115 5/8	135 3/8	114 1/2	110 5/8	104 13/16	115 5/8	134 5/8	114 1/2	110 1/4	104 1/2	.....
Lowest	114 7/8	134	113 5/8	109 7/8	104	114	134	112 7/8	109 1/2	103 1/4	.....
Closing	115 3/8	135 3/4	114 1/2	110 5/8	104 13/16	115 1/8	134 5/8	113 5/8	110 1/4	104 1/4	.....
November.											
Opening	115 5/8	134 3/4	113 1/4	109 7/8	104 13/16	115 3/4	134 3/4	113 1/4	110	104 13/16	.....
Highest	116 3/8	138 1/2	114 1/8	110 9/16	105 1/2	116 1/4	138 1/2	114 1/8	110 3/4	105 1/8	.....
Lowest	115 5/8	134 3/4	113	109 3/4	104 13/16	115 3/8	134 1/4	113 1/8	109 7/8	104 3/4	.....
Closing	116 3/8	138 1/2	113 5/8	110 1/2	105 1/2	115 5/8	138 1/2	113 5/8	110 1/2	105	.....
December.											
Opening	116 3/8	138 5/8	113 5/8	110 1/2	105 3/8	115 3/8	138 5/8	113 5/8	110 1/2	105 1/16	.....
Highest	118 1/8	138 3/4	115 1/4	112	107 1/8	117 1/8	138 3/4	115 1/2	112	107	.....
Lowest	115 3/4	138	113 3/8	110	105 1/8	114 7/8	138	113 1/8	109 7/8	105 1/16	.....
Closing	117	138 1/2	114 1/4	111 1/4	107 1/2	116	138 1/2	114 1/4	110 1/4	107	.....

1901.

	Coupon bonds.					Registered bonds.				
	4s of 1907.	4s of 1925.	5s of 1904.	3s of 1908.	2s of 1930.	4s of 1907.	4s of 1925.	5s of 1904.	3s of 1908.	2s of 1930.
January.										
Opening	114¾	138⅜	113¼	110½	106½	114¾	138⅜	113¼	110	106½
Highest	114¾	138⅜	113¼	111¼	106½	114¾	138⅜	113¼	110½	106½
Lowest	114	137¾	112¼	110½	105⅝	114	136¾	111	109⅞	105⅛
Closing	114	138¼	112¼	111¼	105 11/16	114	137¼	111	110½	105⅝
February.										
Opening	114	137⅜	111	110½	105⅝	114	137⅜	111	110½	105⅝
Highest	114½	138¼	111½	111½	106⅛	114⅜	138¼	111½	111½	106 1/16
Lowest	114	137⅜	111	110½	105⅞	113½	137⅜	111	110½	105 7/16
Closing	114½	138¼	111½	111⅓	106⅛	113½	138¼	111½	111⅝	105⅝
March.										
Opening	114⅜	138⅜	111⅝	111¾	106¼	113⅜	138⅜	111⅝	111⅜	105¾
Highest	115	138¾	112	112	106 15/16	113⅝	138¾	112	112⅛	106¼
Lowest	114¼	138	111⅝	111	106	113¼	138	111⅝	111⅛	105½
Closing	115	138¾	111⅝	112	106¾	113⅝	138¾	111⅞	111½	106¼
April.										
Opening	113¾	138¾	111⅞	111 12/16	106¼	113⅝	138¾	111⅞	111⅜	106¼
Highest	114⅛	140	112	111 13/16	106⅝	113 13/16	139⅜	112	111⅜	106¾
Lowest	113½	138¾	111¾	111⅝	106¼	113¼	138¾	111¾	110¾	106¼
Closing	113⅝	140	111¾	111¾	106⅝	113⅝	139	111¾	111	106⅝
May.										
Opening	113¾	138 15/16	110½	110⅝	106⅝	113⅝	138 15/16	110½	110¾	106⅝
Highest	113¾	138 15/16	110½	110⅝	106¾	113¾	138 15/16	110½	110¾	106¾
Lowest	113⅝	138	109	109⅜	106¼	113⅝	137⅞	109⅜	109⅝	106¼
Closing	113¾	138⅞	109¼	109½	106¼	113¾	137⅞	109¼	109½	106¾
June.										
Opening	113¾	138⅞	109¼	109½	107	112¾	138⅞	109¼	109½	106½
Highest	114	139½	109¾	109½	108¼	113	139½	109¼	109⅞	107⅛
Lowest	113¾	138⅞	109⅜	109½	106½	112⅞	138⅞	109⅞	109 1/16	106⅛
Closing	114	139½	109⅜	109⅜	108¼	112½	139½	109⅞	109⅜	107½
July.										
Opening	113	139½	109⅜	109⅜	107½	113	139½	109⅜	109⅜	107½
Highest	113¼	139½	109⅝	109⅝	108¼	113¼	139½	109¼	109⅜	108⅛
Lowest	113	138½	109	109⅜	107½	112¾	137½	107⅞	108½	107½
Closing	113¼	138½	109¼	109⅝	108	113¼	137½	108	108⅝	108
August.										
Opening	113¼	137½	108	108⅝	108⅜	113¼	137½	108	108⅝	108⅜
Highest	113¼	137⅝	108⅜	108⅞	108 3/16	113¼	137⅝	108⅜	108⅞	108⅜
Lowest	113¼	137½	108	108⅝	108	113¼	137½	108	108⅝	108
Closing	113¼	137½	108⅜	108⅞	108⅜	113¼	137½	108⅜	108⅞	108⅛
September.										
Opening	113¼	137½	108⅜	108⅞	108⅜	113¼	137½	108⅜	108⅞	108⅛
Highest	113⅝	140½	108½	109	109⅜	113¼	140½	108½	108⅞	108⅝
Lowest	113¼	137½	108⅜	108½	108⅜	112¼	137½	108⅜	108½	107⅝
Closing	113⅝	140	108½	108⅞	109⅜	112⅝	140	108½	108 11/16	108⅞
October.										
Opening	112⅝	140	108½	108⅞	109¼	112⅝	140	108½	108⅜	109¼
Highest	112⅝	140	108½	109	109¼	112⅝	140	108½	108⅜	109¼
Lowest	112	139	107⅞	108⅜	108⅞	111⅞	138½	106¾	107⅛	108⅞
Closing	112⅛	139¼	107⅞	109	108⅞	112⅛	138½	106¾	108	108⅞

No. 51.—Investment Value of United States 5, 4 of 1907 and 1925, 3, and 2 per cent Coupon Bonds, from 1895 to 1901, inclusive.

[Prepared by the Government Actuary.]

Date.	5 per cent bonds of 1904.		4 per cent bonds of 1907.		4 per cent bonds of 1925.		3 per cent bonds of 1918.		2 per cent bonds of 1930.	
	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.
1895:		*Per ct.*		*Per ct.*		*Per ct.*		*Per ct.*		*Per ct.*
January	116.7476	3.010	113.2548	2.756	.....	.....	.....	.....	.....	.....
April	116.0100	3.048	112.3300	2.818	120.9657	2.977	.....	.....	.....	.....
July	116.7236	2.920	112.7404	2.762	124.0024	2.839	.....	.....	.....	.....
October	116.1157	2.945	111.9583	2.814	122.8819	2.883	.....	.....	.....	.....
1896:										
January	113.1010	3.289	109.7212	3.012	115.6514	3.214	.....	.....	.....	.....
April	113.7975	3.146	109.7300	2.992	117.7800	3.107	.....	.....	.....	.....
July	112.1803	3.326	108.2524	3.131	114.8389	3.246	.....	.....	.....	.....
October	111.2639	3.411	107.6528	3.173	116.5347	3.159	.....	.....	.....	.....
1897:										
January	114.5050	2.882	111.9325	2.705	121.6250	2.913	.....	.....	.....	.....
April	114.2552	2.848	112.6016	2.608	124.2396	2.786	.....	.....	.....	.....
July	114.8606	2.691	112.3269	2.611	125.4087	2.729	.....	.....	.....	.....
October	115.6010	2.493	113.7067	2.430	127.3173	2.636	.....	.....	.....	.....
1898:										
January	114.7150	2.552	114.3525	2.325	129.0550	2.552	.....	.....	.....	.....
April	111.5385	3.014	109.5192	2.844	119.8677	2.967	.....	.....	.....	.....
July	112.9870	2.676	110.8906	2.652	125.3437	2.704	.....	.....	.....	.....
October	112.9028	2.577	111.6889	2.522	127.6490	2.591	105.6659	2.671	.....	.....
1899:										
January	113.1300	2.448	113.0575	2.318	129.6940	2.483	107.7150	2.539	.....	.....
April	113.3333	2.279	113.6093	2.204	130.0026	2.467	108.5443	2.481	.....	.....
July	112.7839	2.274	113.1927	2.211	130.2240	2.449	109.2057	2.436	.....	.....
October	111.7884	2.361	112.4808	2.255	130.0649	2.447	108.4279	2.479	.....	.....
1900:										
January	113.4447	1.812	114.6466	1.912	134.2187	2.251	110.4783	1.749	.....	.....
April	114.0815	1.452	114.7609	1.834	134.1359	2.244	110.3261	1.738	103.5163	1.851
July	114.2525	1.187	115.2650	1.696	134.1325	2.234	110.1000	1.735	103.9850	1.830
October	113.7917	1.055	115.1667	1.634	134.6667	2.199	110.1227	1.696	104.2917	1.815
1901:										
January	112.4519	1.179	114.2500	1.694	137.9904	2.041	110.6827	1.582	105.7500	1.752
April	111.8859	1.053	113.7337	1.693	139.4755	1.963	111.7962	1.386	106.5435	1.716
July	109.2135	1.709	113.1354	1.707	138.8750	1.976	109.2656	1.696	107.8229	1.661
October	108.0231	1.879	112.2917	1.762	139.4028	1.938	108.6894	1.738	109.1412	1.603

No. 55.—Number of National Banks in each State, Reserve City, and Territory, Capital, Bonds on Deposit to Secure Circulation on September 30, 1901, Minimum Amount Required, and the Excess on Deposit, September 30, 1901, and September 5, 1900.

Reserve cities, States, and Territories.	Number of banks.	Capital.	United States bonds.		Excess of bonds.	
			September 30, 1901.	Minimum required.	September 30, 1901.	September 5, 1900.
CENTRAL RESERVE CITIES.						
New York City	42	$70,550,000	$32,225,000	$2,100,000	$30,125,000	$28,505,000
Chicago	12	19,750,000	6,240,000	600,000	5,640,000	4,790,000
St. Louis	7	13,400,000	12,400,000	350,000	12,050,000	6,900,000
Total	61	103,700,000	50,865,000	3,050,000	47,815,000	40,195,000
OTHER RESERVE CITIES.						
Boston	39	36,580,000	6,427,500	1,950,000	4,477,500	4,332,500
Albany	6	1,550,000	639,000	300,000	339,000	339,000
Brooklyn	5	1,352,000	642,000	250,000	392,000	392,000
Philadelphia	35	19,905,000	10,389,500	1,737,500	8,652,000	6,942,500
Pittsburg	31	14,150,000	7,550,000	1,525,000	6,025,000	4,998,250
Baltimore	19	11,458,260	3,324,000	950,000	2,374,000	3,187,000
Washington	11	2,775,000	1,219,000	550,000	669,000	620,000
Savannah	2	750,000	200,000	100,000	100,000	100,000
New Orleans	8	2,900,000	1,760,000	400,000	1,360,000	1,060,000
Louisville	8	4,645,000	4,161,000	400,000	3,761,000	2,405,000
Houston	6	1,350,000	430,000	250,000	180,000	180,000
Cincinnati	13	7,700,000	4,605,000	650,000	3,955,000	3,325,000
Cleveland	18	11,650,000	4,710,000	900,000	3,810,000	2,385,000
Columbus	6	2,300,000	664,000	300,000	304,000	200,000
Indianapolis	6	3,430,400	750,000	300,000	450,000	80,000
Detroit	6	3,300,000	1,450,000	300,000	1,150,000	1,150,000
Milwaukee	5	3,250,000	1,050,000	250,000	800,000	600,000
Des Moines	4	800,000	480,600	175,000	305,600	190,000
St. Paul	5	3,800,000	696,000	250,000	446,000	411,000
Minneapolis	4	3,250,000	900,000	200,000	700,000	472,000
Kansas City, Kans	1	1,000,000	700,000	50,000	650,000	650,000
Kansas City, Mo.	6	2,650,000	1,845,600	300,000	1,545,600	1,435,700
St. Joseph	2	350,000	165,000	75,000	90,000	89,500
Lincoln	3	400,000	260,000	100,000	160,000	150,700
Omaha	8	3,650,000	1,650,000	400,000	1,250,000	1,275,000
Denver	4	1,700,000	1,700,000	200,000	1,500,000	1,250,000
San Francisco	5	6,200,000	3,500,000	250,000	3,250,000	1,700,000
Los Angeles	5	1,500,000	1,210,000	250,000	960,000	943,000
Portland, Oreg	4	1,100,000	625,000	175,000	450,000	450,000
Total	275	155,445,660	63,643,200	13,537,500	50,105,700	41,313,150
Total of all reserve cities	336	259,145,660	114,508,200	16,587,500	97,920,700	81,508,150
STATES, ETC.						
Maine	84	10,521,000	5,704,350	2,092,750	3,611,600	3,710,350
New Hampshire	56	5,500,000	4,456,700	1,375,000	3,081,700	3,013,325
Vermont	47	6,435,000	4,212,500	1,383,750	2,828,750	2,522,500
Massachusetts	208	40,282,720	19,994,000	7,754,430	12,239,570	11,883,125
Rhode Island	38	13,105,250	4,682,060	1,568,750	3,113,250	3,429,500
Connecticut	83	20,357,070	10,720,100	3,135,005	7,585,095	6,781,005
New York	288	31,376,290	19,676,200	7,031,998	12,644,202	11,737,123
New Jersey	124	15,518,605	8,738,250	3,214,651	5,523,599	4,657,861
Pennsylvania	445	45,465,245	26,155,150	10,226,306	15,928,844	15,731,925
Delaware	21	2,173,985	890,500	465,200	425,300	410,298
Maryland	58	4,236,700	2,667,250	1,016,250	1,621,000	1,573,325
District of Columbia	1	252,000	250,000	50,000	200,000	200,000
Virginia	47	5,343,500	4,003,500	1,073,375	2,930,125	2,756,250
West Virginia	46	4,042,500	2,857,500	984,125	1,873,375	1,264,685
North Carolina	36	3,118,500	1,727,600	754,625	972,975	780,475
South Carolina	17	2,098,000	1,500,500	524,500	976,000	1,012,750
Georgia	30	3,666,000	2,347,500	804,000	1,543,500	1,376,000
Florida	17	1,355,000	755,000	338,750	416,250	311,250
Alabama	35	3,690,000	2,007,350	816,250	1,191,100	1,018,250
Mississippi	14	1,130,000	867,500	282,500	580,000	548,000
Louisiana	18	1,257,500	640,250	311,250	326,000	268,750
Texas	278	20,966,165	8,772,730	4,966,541	3,806,189	2,921,650
Arkansas	10	1,140,000	341,250	260,000	81,250	5,000
Kentucky	76	8,243,965	5,073,500	1,859,741	3,213,759	2,821,901
Tennessee	55	7,280,000	3,652,250	1,301,250	2,351,000	2,055,580
Ohio	250	27,140,100	15,026,650	6,121,525	8,905,125	7,813,810
Indiana	129	12,882,870	6,543,250	2,958,218	3,585,032	3,127,625
Illinois	243	19,404,100	11,110,300	4,702,275	6,708,025	4,841,228
Michigan	79	8,280,025	4,212,360	1,753,756	2,458,604	1,986,927

No. 55.—Number of National Banks in each State, etc.—Continued.

Reserve cities, States, and Territories.	Number of banks.	Capital.	United States bonds.		Excess of bonds.	
			September 30, 1901.	Minimum required.	September 30, 1901.	September 5, 1900.
STATES, ETC.—continued.						
Wisconsin	89	$7,275,930	$3,401,120	$1,768,983	$1,632,137	$1,505,145
Minnesota	86	5,238,620	2,636,100	1,215,905	1,420,195	1,244,890
Iowa	217	14,231,800	8,153,250	3,495,450	4,657,800	3,709,700
Missouri	56	3,735,000	2,135,800	933,750	1,202,050	732,800
North Dakota	35	1,750,000	735,000	437,500	297,500	85,000
South Dakota	34	1,630,000	628,250	407,500	220,750	180,875
Nebraska	105	5,995,000	2,439,370	1,473,750	965,620	637,320
Kansas	118	7,634,600	4,320,150	1,846,150	2,474,000	1,639,810
Montana	22	2,430,000	1,014,750	595,000	419,750	190,000
Wyoming	14	885,000	453,250	221,250	232,000	163,000
Colorado	37	2,727,000	1,834,750	656,750	1,178,000	965,500
New Mexico	10	761,800	483,800	190,450	293,350	297,500
Oklahoma	46	1,557,500	778,050	389,375	388,675	218,775
Indian Territory	53	2,099,880	846,500	524,970	321,530	108,827
Washington	30	3,155,000	1,213,800	756,250	457,550	373,800
Oregon	25	1,295,000	523,550	130,887	392,663	77,300
California	34	3,920,000	1,554,000	855,000	699,000	424,097
Idaho	12	625,000	225,400	156,250	69,150	69,100
Utah	10	1,600,000	1,275,000	300,000	975,000	694,000
Nevada	1	82,000	20,500	20,500	.....	.....
Arizona	7	455,000	213,750	113,750	100,000	100,000
Alaska	1	50,000	12,500	12,500	.....	.....
Hawaii	1	500,000	59,000	50,000	.....	.....
Total, country banks	3,885	396,196,220	214,864,630	85,741,691	129,122,939	113,967,916
Total, United States	4,221	655,341,880	329,372,830	102,329,191	227,043,639	195,476,066

No. 56.—Number of National Banks in each State, Reserve City, and Territory, with Capital of $150,000 and under, for the Years 1900 and 1901, and the Increase or Decrease in Banks and Capital during the Interval.

Reserve cities, States, and Territories.	Sept. 5, 1900.		Sept. 30, 1901.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
RESERVE CITIES.								
Philadelphia	1	$150,000	1	$150,000	.....	.....	.....	.....
Pittsburg	1	100,000	1	100,000	.....	.....	.....	.....
Houston	2	200,000	2	200,000	.....	.....	.....	.....
Des Moines	1	100,000	1	100,000	.....	.....	.....	.....
St. Joseph	1	100,000	1	100,000	.....	.....	.....	.....
Lincoln	2	200,000	2	200,000	.....	.....	.....	.....
Portland, Oreg	1	100,000	1	100,000	.....	.....	.....	.....
Total	9	950,000	9	950,000	.....	.....	.....	.....
STATES, ETC.								
Maine	68	5,496,000	70	5,571,000	2	$75,000	.....	.....
New Hampshire	50	4,498,300	51	4,500,000	1	1,700	.....	.....
Vermont	38	3,660,000	37	3,535,000	.....	.....	1	$125,000
Massachusetts	108	11,437,500	112	11,817,720	4	380,220	.....	.....
Rhode Island	20	2,250,000	16	1,875,000	....	.....	4	375,000
Connecticut	38	3,617,980	38	3,540,020	.....	.....	.....	77,960
New York	235	19,467,910	243	19,127,990	8	.....	.....	339,920
New Jersey	87	6,808,355	96	7,258,605	9	450,250	.....	.....
Pennsylvania	340	26,341,301	383	28,505,225	43	2,163,924	.....	.....
Delaware	15	1,020,800	17	1,060,800	2	40,000	.....	.....
Maryland	51	3,562,700	56	3,785,000	5	222,300	.....	.....
Virginia	34	2,321,000	38	2,493,500	4	172,500	.....	.....
West Virginia	34	2,543,660	40	2,736,500	6	192,840	.....	.....
North Carolina	26	1,943,500	31	2,018,500	5	75,000	.....	.....
South Carolina	13	1,133,000	13	1,098,000	.....	.....	.....	35,000
Georgia	19	1,506,000	22	1,616,000	3	110,000	.....	.....
Florida	16	1,155,000	16	1,155,000	.....	.....	.....	.....
Alabama	20	1,455,000	28	1,865,000	8	410,000	.....	.....
Mississippi	12	980,000	14	1,130,000	2	150,000	.....	.....
Louisiana	13	785,000	17	1,057,500	4	272,500	.....	.....
Texas	202	14,168,920	260	16,266,165	58	2,097,245	.....	.....
Arkansas	4	370,000	7	440,000	3	70,000	.....	.....
Kentucky	61	4,992,595	64	5,038,965	3	46,370	.....	.....
Tennessee	38	2,612,645	43	2,805,000	5	192,355	.....	.....
Ohio	205	16,261,760	223	17,286,100	18	1,024,340	.....	.....
Indiana	103	8,264,500	113	8,632,870	10	368,370	.....	.....
Illinois	210	14,808,087	226	15,529,100	16	721,013	.....	.....
Michigan	69	5,306,532	71	5,415,025	2	108,493	.....	.....
Wisconsin	77	5,662,700	82	5,675,930	5	13,230	.....	.....
Minnesota	68	3,707,040	82	4,063,620	14	356,580	.....	.....
Iowa	184	11,285,000	209	12,381,800	25	1,096,800	.....	.....
Missouri	52	3,450,000	55	3,535,000	3	85,000	.....	.....
North Dakota	27	1,525,000	35	1,750,300	8	225,000	.....	.....
South Dakota	28	1,502,500	34	1,630,000	6	127,500	.....	.....
Nebraska	97	5,415,000	103	5,495,000	6	80,000	.....	.....
Kansas	106	6,567,360	115	6,784,600	9	217,240	.....	.....
Montana	17	1,455,000	17	1,380,000	.....	.....	.....	75,000
Wyoming	14	885,000	14	885,000	.....	.....	.....	.....
Colorado	34	2,322,000	36	2,427,000	2	105,000	.....	.....
New Mexico	9	710,000	10	761,800	1	51,800	.....	.....
Oklahoma	24	865,100	46	1,557,500	22	692,400	.....	.....
Indian Territory	30	1,316,890	53	2,099,880	23	782,990	.....	.....
Washington	24	1,720,000	23	1,625,000	.....	.....	1	95,000
Oregon	23	1,270,000	25	1,295,000	2	25,000	.....	.....
California	25	2,197,610	29	2,420,000	4	222,390	.....	.....
Idaho	9	550,000	12	625,000	3	75,000	.....	.....
Utah	7	600,000	7	600,000	.....	.....	.....	.....
Nevada	1	82,000	1	82,000	.....	.....	.....	.....
Arizona	5	400,000	7	455,000	2	55,000	.....	.....
Alaska	a 1	50,000	1	50,000	.....	.....	.....	.....
Total	2,991	222,306,245	3,341	234,738,715	356	13,555,350	6	1,122,880
Total, United States	3,000	223,256,245	3,350	235,688,715	356	13,555,350	6	1,122,880

a Not included in general abstract of September 5, 1900.

No. 57.—Number of National Banks in each State, Reserve City, and Territory, with Capital exceeding $150,000, for the Years 1900 and 1901, and the Increase or Decrease in Banks and Capital during the Interval.

Reserve cities, States, and Territories.	Sept. 5, 1900.		Sept. 30, 1901.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
CENTRAL RESERVE CITIES.								
New York City	44	$62,800,000	42	$70,550,000	.....	$7,750,000	.....	.....
Chicago	14	19,250,000	12	19,750,000	.....	500,000	2	.....
St. Louis	6	11,400,000	7	13,400,000	1	2,000,000	.....	.....
Total	64	93,450,000	61	103,700,000	1	10,250,000	2	.....
OTHER RESERVE CITIES.								
Boston	38	37,400,000	39	36,580,000	1	.....	.....	$820,000
Albany	6	1,550,000	6	1,550,000	.....	.....	.....	.....
Brooklyn	5	1,352,000	5	1,352,000	.....	.....	.....	.....
Philadelphia	35	19,755,000	34	19,755,000	.....	.....	1	.....
Pittsburg	30	13,150,000	30	14,050,000	.....	900,000	.....	.....
Baltimore	19	11,108,260	19	11,458,260	.....	350,000	.....	.....
Washington	11	2,775,000	11	2,775,000	.....	.....	.....	.....
Savannah	2	750,000	2	750,000	.....	.....	.....	.....
New Orleans	7	2,300,000	8	2,900,000	1	600,000	.....	.....
Louisville	8	4,645,000	8	4,645,000	.....	.....	.....	.....
Houston	3	900,000	4	1,150,000	1	250,000	.....	.....
Cincinnati	13	7,700,000	13	7,700,000	.....	.....	.....	.....
Cleveland	15	10,400,000	18	11,650,000	3	1,250,000	.....	.....
Columbus	6	2,050,000	6	2,300,000	.....	250,000	.....	.....
Indianapolis	4	2,100,000	6	3,430,400	2	1,330,400	.....	.....
Detroit	6	3,300,000	6	3,300,000	.....	.....	.....	.....
Milwaukee	5	3,250,000	5	3,250,000	.....	.....	.....	.....
Des Moines	3	700,000	3	700,000	.....	.....	.....	.....
St. Paul	5	3,800,000	5	3,800,000	.....	.....	.....	.....
Minneapolis	6	4,000,000	4	3,250,000	.....	.....	2	750,000
Kansas City, Kans	1	1,000,000	1	1,000,000	.....	.....	.....	.....
Kansas City, Mo	6	2,550,000	6	2,650,000	.....	100,000	.....	.....
St. Joseph	1	250,000	1	250,000	.....	.....	.....	.....
Lincoln	1	200,000	1	200,000	.....	.....	.....	.....
Omaha	8	3,650,000	8	3,650,000	.....	.....	.....	.....
Denver	4	1,700,000	4	1,700,000	.....	.....	.....	.....
San Francisco	4	6,000,000	5	6,200,000	1	200,000	.....	.....
Los Angeles	4	1,300,000	5	1,500,000	1	200,000	.....	.....
Portland, Oreg	3	1,000,000	3	1,000,000	.....	.....	.....	.....
Total	259	150,635,260	266	154,495,660	10	5,430,400	3	1,570,000
Total of all reserve cities	323	244,085,260	327	258,195,660	11	15,680,400	5	1,570,000
STATES, ETC.								
Maine	14	5,350,000	14	4,950,000	.....	.....	.....	400,000
New Hampshire	5	1,000,000	5	1,000,000	.....	.....	.....	.....
Vermont	10	3,100,000	10	2,900,000	.....	.....	.....	200,000
Massachusetts	101	29,665,000	96	28,465,000	.....	.....	5	1,200,000
Rhode Island	25	12,430,250	22	11,230,250	.....	.....	3	1,200,000
Connecticut	46	17,017,070	45	16,817,050	.....	.....	1	200,020
New York	46	12,048,300	45	12,248,300	.....	200,000	1	.....
New Jersey	28	8,260,000	28	8,260,000	.....	.....	.....	.....
Pennsylvania	62	16,710,020	62	16,960,020	.....	250,000	.....	.....
Delaware	4	1,113,185	4	1,113,185	.....	.....	.....	.....
Maryland	2	451,700	2	451,700	.....	.....	.....	.....
District of Columbia	1	252,000	1	252,000	.....	.....	.....	.....
Virginia	9	2,850,000	9	2,850,000	.....	.....	.....	.....
West Virginia	6	1,306,000	6	1,306,000	.....	.....	.....	.....
North Carolina	5	1,100,000	5	1,100,000	.....	.....	.....	.....
South Carolina	4	950,000	4	1,000,000	.....	50,000	.....	.....
Georgia	8	2,050,000	8	2,050,000	.....	.....	.....	.....
Florida	.....	.....	1	200,000	1	200,000	.....	.....
Alabama	8	2,025,000	7	1,825,000	.....	.....	1	200,000
Louisiana	1	200,000	1	200,000	.....	.....	.....	.....
Texas	16	4,350,000	18	4,700,000	2	350,000	.....	.....
Arkansas	3	700,000	3	700,000	.....	.....	.....	.....
Kentucky	12	3,205,000	12	3,205,000	.....	.....	.....	.....
Tennessee	12	4,725,000	12	4,475,000	.....	.....	.....	250,000
Ohio	37	10,104,000	36	10,154,000	.....	50,000	1	.....
Indiana	16	4,250,000	16	4,250,000	.....	.....	.....	.....
Illinois	16	3,675,000	17	3,875,000	1	200,000	.....	.....

No. 57.—Number of National Banks in each State, etc.—Continued.

Reserve cities, States, and Territories.	Sept. 5, 1900.		Sept. 30, 1901.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
STATES, ETC.—cont'd.								
Michigan	8	$2,865,000	8	$2,865,000				
Wisconsin	6	1,400,000	7	1,600,000	1	$200,000		
Minnesota	4	1,175,000	4	1,175,000				
Iowa	8	1,950,000	8	1,850,000				$100,000
Missouri	1	200,000	1	200,000				
Nebraska	2	500,000	2	500,000				
Kansas	3	850,000	3	850,000				
Montana	4	850,000	5	1,050,000	1	200,000		
Colorado	1	300,000	1	300,000				
Washington	7	1,530,000	7	1,530,000				
California	5	1,500,000	5	1,500,000				
Utah	3	1,000,000	3	1,000,000				
Hawaii			1	500,000	1	500,000		
Total	549	163,007,525	544	161,457,505	7	2,200,000	12	3,750,020
Total United States	872	407,092,785	871	419,653,165	18	17,880,400	17	5,320,020

No. 58.—Comparative Statement of the Resources and Liabilities of the National Banks from 1864 to 1901, inclusive.

	Oct. 3, 1864.	Oct. 2, 1865.	Oct. 1, 1866.	Oct. 7, 1867.	Oct. 5, 1868.	Oct. 9, 1869.	Oct. 8, 1870.
	508 banks.	1,513 banks.	1,644 banks.	1,642 banks.	1,643 banks.	1,617 banks.	1,648 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	93.2	487.2	603.3	609.7	657.7	682.9	715.9
Bonds for circulation	108.1	427.7	331.8	338.6	340.5	339.5	340.9
Other United States bonds			95.0	80.3	74.1	44.6	37.7
Stocks, bonds, etc.			15.9	21.5	20.7	22.2	23.6
Due from banks	34.0	107.3	122.9	103.6	110.1	100.8	109.4
Real estate	2.2	14.7	17.1	20.6	22.7	25.2	27.5
Specie	44.8	18.1	9.2	12.8	13.1	23.0	18.5
Legal-tender notes		190.0	202.8	158.4	156.1	129.6	122.7
National-bank notes	4.7	16.2	17.4	11.8	11.8	10.8	12.5
Clearing-house exchanges		72.3	103.7	134.6	143.2	108.8	79.1
U. S. certificates of deposit							
Due from U. S. Treasurer							
Other resources	10.1	26.3	7.9	8.6	9.6	9.8	22.9
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7
LIABILITIES.							
Capital stock	86.8	393.2	415.5	420.1	420.6	426.4	430.4
Surplus fund	2.0	38.7	53.3	66.7	78.0	86.2	94.1
Undivided profits	6.0	32.4	32.6	33.8	36.1	40.7	38.6
Circulation outstanding	45.2	171.3	290.0	297.9	298.7	296.0	293.9
Due to depositors	122.2	549.1	598.0	568.2	603.1	523.0	512.8
Due to banks	34.9	174.2	137.5	112.8	123.1	118.9	130.0
Other liabilities		.9	.1			6.0	10.9
Total	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7

No. 58.—Comparative Statement of the Resources and Liabilities of the National Banks from 1864 to 1901, inclusive—Continued.

	Oct. 2, 1871.	Oct. 3, 1872.	Sept. 12, 1873.	Oct. 2, 1874.	Oct. 1, 1875.	Oct. 2, 1876.	Oct. 1, 1877.
	1,767 banks.	1,919 banks.	1,976 banks.	2,004 banks.	2,087 banks.	2,089 banks.	2,080 banks.
RESOURCES.							
	Millions.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	831.6	877.2	944.2	954.4	984.7	931.3	891.9
Bonds for circulation	364.5	382.0	388.3	383.3	370.3	337.2	336.8
Other United States bonds	45.8	27.6	23.6	28.0	28.1	47.8	45.0
Stocks, bonds, etc	24.5	23.5	23.7	27.8	33.5	34.4	34.5
Due from banks	143.2	128.2	149.5	134.8	144.7	146.9	129.9
Real estate	30.1	32.3	34.7	38.1	42.4	43.1	45.2
Specie	13.2	10.2	19.9	21.2	8.1	21.4	22.7
Legal-tender notes	107.0	102.1	92.4	80.0	76.5	84.2	66.9
National-bank notes	14.3	15.8	16.1	18.5	18.5	15.9	15.6
Clearing-house exchanges	115.2	125.0	100.3	109.7	87.9	100.0	74.5
U. S. certificates of deposit	.....	6.7	20.6	42.8	48.8	29.2	33.4
Due from U. S. Treasurer	.....	.....	.....	20.3	19.6	16.7	16.0
Other resources	41.2	25.2	17.3	18.3	19.1	19.1	28.7
Total	1,730.6	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1
LIABILITIES.							
Capital stock	458.3	479.6	491.0	493.8	504.8	499.8	479.5
Surplus fund	101.1	110.3	120.3	129.0	134.4	132.2	122.8
Undivided profits	42.0	46.6	54.5	51.5	53.0	46.4	44.5
Circulation outstanding	317.4	335.1	340.3	334.2	319.1	292.2	291.9
Due to depositors	631.4	628.9	640.0	683.8	679.4	666.2	630.4
Due to banks	171.9	143.8	173.0	175.8	179.7	179.8	161.6
Other liabilities	8.5	11.5	11.5	9.1	11.8	10.6	10.4
Total	1,730.6	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1

	Oct. 1, 1878.	Oct. 2, 1879.	Oct. 1, 1880.	Oct. 1, 1881.	Oct. 3, 1882.	Oct. 2, 1883.	Sept. 30, 1884.	Oct. 1, 1885.
	2,053 banks.	2,048 banks.	2,090 banks.	2,132 banks.	2,269 banks.	2,501 banks.	2,664 banks.	2,714 banks.
RESOURCES.								
	Millions.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	834.0	878.5	1,041.0	1,173.8	1,243.2	1,309.2	1,245.3	1,306.1
Bonds for circulation	347.6	357.3	357.8	363.3	357.6	351.4	327.4	307.7
Other United States bonds	94.7	71.2	43.6	56.5	37.4	30.7	30.4	31.8
Stocks, bonds, etc	36.9	39.7	48.9	61.9	66.2	71.1	71.4	77.5
Due from banks	138.9	167.3	213.5	230.8	198.9	208.9	194.2	235.3
Real estate	46.7	47.8	48.0	47.3	46.5	48.3	49.9	51.3
Specie	30.7	42.2	109.3	114.3	102.9	107.8	128.6	174.9
Legal-tender notes	64.4	69.2	56.6	53.2	63.2	70.7	77.0	69.7
National-bank notes	16.9	16.7	18.2	17.7	20.7	22.7	23.3	23.1
Clearing-house exchanges	82.4	113.0	121.1	189.2	208.4	96.4	66.3	84.9
U. S. certificates of deposit	32.7	26.8	7.7	6.7	8.7	10.0	14.2	18.8
Due from U. S. Treasurer	16.5	17.0	17.1	17.5	17.2	16.6	17.7	14.9
Other resources	24.9	22.1	23.0	26.2	28.9	28.9	33.8	36.9
Total	1,767.3	1,868.8	2,105.8	2,358.4	2,399.8	2,372.7	2,279.5	2,432.9
LIABILITIES.								
Capital stock	466.2	454.1	457.6	463.8	483.1	509.7	524.3	527.5
Surplus fund	116.9	114.8	120.5	128.1	132.0	142.0	147.0	116.6
Undivided profits	40.9	40.3	46.1	56.4	61.2	61.6	63.2	59.3
Circulation outstanding	301.9	313.8	317.3	320.2	315.0	310.5	289.8	269.0
Due to depositors	668.4	736.9	887.9	1,083.1	1,134.9	1,063.6	993.0	1,116.7
Due to banks	165.1	201.2	267.9	294.9	259.9	270.4	246.4	299.7
Other liabilities	7.9	6.7	8.5	11.9	13.7	14.9	15.8	14.1
Total	1,767.3	1,868.8	2,105.8	2,358.4	2,399.8	2,372.7	2,279.5	2,432.9

No. 58.—Comparative Statement of the Resources and Liabilities of the National Banks from 1864 to 1901, inclusive—Continued.

	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.	Sept. 25, 1891.	Sept. 30, 1892.	Oct. 3, 1893.
	2,852 banks.	3,049 banks.	3,140 banks.	3,290 banks.	3,540 banks.	3,677 banks.	3,773 banks.	3,781 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	1,451.0	1,587.5	1,684.2	1,817.3	1,986.1	2,005.5	2,171.0	1,843.6
Bonds for circulation	258.5	189.1	171.9	146.5	140.0	150.0	163.3	206.4
Other United States bonds	32.4	34.7	60.7	48.5	30.7	24.9	20.2	17.6
Stocks, securities, etc	81.8	88.8	99.8	109.3	115.5	125.2	154.5	148.6
Due from banks	241.4	256.3	294.0	335.4	336.2	338.7	409.5	277.5
Real estate	54.1	58.0	62.6	69.4	76.8	83.3	87.9	89.2
Specie	156.4	165.1	178.1	164.3	195.9	183.5	209.1	224.7
Legal-tender notes	62.8	73.7	81.1	86.8	80.6	97.6	104.3	114.7
National-bank notes	22.7	21.9	21.6	20.9	18.5	20.0	19.6	22.4
Clearing-house exchanges	95.9	88.8	102.4	136.8	106.8	122.0	105.5	106.2
U. S. certificates of deposit	5.9	6.2	8.9	12.9	6.2	15.7	14.0	7.0
Due from U. S. Treasurer	14.0	9.3	8.5	7.4	6.9	8.0	8.2	10.2
Other resources	37.4	40.8	41.9	42.8	41.3	38.7	43.0	41.4
Total	2,513.9	2,620.2	2,815.7	2,998.3	3,141.5	3,213.1	3,510.1	3,109.5
LIABILITIES.								
Capital stock	548.5	578.5	592.6	612.6	650.4	677.4	686.6	678.5
Surplus fund	157.3	173.9	185.5	197.4	213.6	227.6	238.9	246.8
Undivided profits	66.5	71.5	77.4	84.9	97.0	103.3	101.6	103.5
Circulation	228.8	167.3	151.8	128.5	123.0	131.3	143.4	183.0
Due to depositors	1,189.5	1,274.7	1,406.5	1,522.0	1,594.2	1,608.6	1,779.3	1,465.4
Due to banks	308.6	329.6	375.6	425.3	426.4	430.6	530.7	349.3
Other liabilities	14.9	24.7	26.3	27.6	36.9	34.3	29.6	83.0
Total	2,513.9	2,620.2	2,815.7	2 998.3	3,141.5	3,213.1	3,510.1	3,109.5

	Oct. 2, 1894.	Sept. 28, 1895.	Oct. 6, 1896.	Oct. 5, 1897.	Sept. 20, 1898.	Sept. 7, 1899.	Sept. 5, 1900.	Sept. 30, 1901.
	3,755 banks.	3,712 banks.	3,676 banks.	3,610 banks.	3,585 banks.	3,595 banks.	3,871 banks.	4,221 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans	2,007.1	2,059.4	1,893.3	2,066.8	2,172.5	2,516.0	2,709.9	3,051.7
Bonds for circulation	199.6	208.7	237.3	227.5	224.6	229.6	294.9	329.4
Other United States bonds	25.9	26.1	25.1	32.5	114.5	100.3	113.9	115.0
Stocks, securities, etc	193.3	195.0	189.0	208.8	255.2	320.4	367.2	448.6
Due from banks	399.3	376.7	331.5	494.4	525.5	685.8	736.4	785.0
Real estate	97.9	103.8	105.4	108.4	109.9	109.3	107.2	109.2
Specie	237.3	196.2	200.8	239.4	293.9	338.6	373.3	376.7
Legal-tender notes	120.5	93.9	110.5	107.2	110.0	111.2	145.0	151.0
National-bank notes	18.6	15.5	18.0	20.6	19.7	20.1	25.4	23.7
Clearing-house exchanges	88.5	57.5	76.8	112.3	110.3	154.8	124.5	236.7
U. S. certificates of deposit	45.1	49.9	31.8	42.3	16.8	16.5	2.1	11.8
Due from U. S. Treasurer	9.6	10.4	11.6	11.2	13.8	11.5	15.9	17.8
Other resources	31.2	30.5	32.5	33.7	36.8	36.2	32.4	38.7
Total	3,473.9	3,423.6	3,263.6	3,705.1	4,003.5	4,650.3	5,048.1	5,695.3
LIABILITIES.								
Capital stock	668.9	657.1	648.5	631.5	621.5	605.8	630.3	655.3
Surplus fund	245.2	246.5	247.7	246.3	247.6	248.4	261.9	279.5
Undivided profits	88.9	90.4	88.6	88.4	93.0	102.1	127.6	151.0
Circulation	172.3	182.5	209.9	198.9	194.5	200.3	283.9	323.9
Due to depositors	1,742.1	1,715.2	1,613.1	1,869.5	2,106.6	2,529.6	2,602.1	3,044.6
Due to banks	526.9	494.9	415.1	645.7	698.3	928.9	1,096.5	1,185.3
Other liabilities	29.6	37.0	40.7	24.8	42.0	35.2	45.8	55.7
Total	3,473.9	3,423.6	3,263.6	3,705.1	4,003.5	4,650.3	5,048.1	5,695.3

No. 59.—Abstract of the Resources and Liabilities of the National Banks at Close of Business September 30, 1901; the Condition of Banks in New York City, in the Three Central Reserve Cities, in Other Reserve Cities, and of the Country Banks.

	Central reserve cities.		Other reserve cities. *a*	Country banks.	Aggregate.
	New York City.	New York, Chicago, St. Louis.			
RESOURCES.					
Loans and discounts	$610,936,453.60	$853,039,514.09	$800,452,798.65	$1,365,123,605.66	$3,018,615,918.40
Overdrafts	199,747.17	390,177.27	3,643,323.26	29,052,661.35	33,086,161.88
Bonds for circulation	32,225,000.00	50,865,000.00	63,643,200.00	214,864,630.00	329,372,830.00
Bonds for deposits	35,207,600.00	40,099,600.00	32,394,400.00	34,613,100.00	107,107,100.00
U. S. bonds on hand	241,620.00	308,490.00	1,232,980.00	6,355,090.00	7,896,560.00
Premiums	2,822,964.76	3,385,001.82	2,066,679.48	4,564,296.86	10,015,978.16
Stocks, securities, etc.	87,371,950.40	103,992,306.89	116,638,341.77	227,983,889.65	448,614,538.31
Banking house, furniture, and fixtures	16,675,359.23	17,353,707.58	20,914,601.91	47,873,603.53	86,141,913.02
Other real estate and mortgages owned	1,145,825.45	1,527,782.34	4,241,202.95	17,329,737.24	23,098,722.53
Due from national banks, not reserve agents	47,787,888.05	101,061,412.04	85,328,715.32	70,123,087.07	256,513,214.43
Due from State banks and bankers	5,006,078.68	18,320,437.71	26,291,437.70	27,269,311.05	71,881,186.46
Due from reserve agents	.....	.....	168,486,875.12	288,151,642.63	456,638,517.75
Int'l-revenue stamps	19,077.62	45,800.22	77,778.67	476,560.23	600,139.12
Checks and cash items	5,371,618.30	5,843,616.22	7,004,307.56	13,858,769.80	26,706,693.58
Exchanges for clearing house	163,185,299.14	177,560,523.22	52,100,795.62	6,995,017.61	236,656,336.45
Notes of other national banks	724,604.00	2,386,902.00	5,897,744.00	15,397,137.00	23,681,783.00
Fractional currency, nickels, and cents	71,957.38	95,789.14	230,077.73	989,498.30	1,315,365.17
Specie	162,354,377.57	201,305,987.87	88,075,564.53	87,300,318.73	376,681,871.13
Legal-tender notes	49,002,573.00	73,704,741.00	35,290,445.00	42,023,565.00	151,018,751.00
U. S. certificates of deposit	4,255,000.00	7,540,000.00	3,160,000.00	1,155,000.00	11,855,000.00
Redemption fund	1,581,750.00	2,504,697.50	3,158,625.55	10,441,639.64	16,104,962.69
Due from U. S. Treasurer	730,238.41	799,490.91	408,182.90	536,078.07	1,743,751.88
Total	1,227,016,982.76	1,662,130,977.82	1,520,738,077.72	2,512,478,239.42	5,695,347,294.96
LIABILITIES.					
Capital stock	70,550,000.00	103,700,000.00	155,445,660.00	396,196,220.00	655,341,880.00
Surplus fund	52,070,000.00	65,225,000.00	76,954,732.10	137,353,126.52	279,532,858.62
Undivided profits	31,321,774.59	40,128,002.35	30,793,171.90	80,108,075.01	151,029,249.26
National-bank notes	30,654,740.00	49,087,547.50	62,626,332.50	212,149,717.50	323,863,597.50
State-bank notes	16,542.00	16,542.00	2,339.00	32,993.50	51,874.50
Due to national banks	252,349,649.40	368,449,820.91	224,467,625.62	45,444,345.84	638,361,792.37
Due to State banks and bankers	73,421,601.57	141,482,446.27	107,315,778.49	44,476,923.73	293,275,148.49
Due to trust companies and savings banks	99,082,588.25	108,629,896.73	82,809,098.05	28,942,924.22	220,381,919.00
Due to reserve agents	.....	.....	25,953,897.64	7,312,447.06	33,266,344.70
Dividends unpaid	191,355.03	772,621.03	1,278,832.84	1,570,161.46	3,621,615.33
Individual deposits	567,161,088.51	728,727,859.07	710,581,073.22	1,498,444,301.04	2,937,753,233.33
U. S. deposits	35,754,924.74	40,495,729.97	28,812,599.71	32,100,445.25	101,408,774.93
Deposits of U. S. disbursing officers	141,932.01	272,225.33	2,548,977.57	2,630,171.96	5,451,374.86
Notes and bills rediscounted	.....	450,000.00	507,224.01	10,013,493.65	10,970,717.66
Bills payable	500,000.00	500,000.00	4,023,580.48	13,124,824.64	17,648,405.12
Other liabilities	13,800,786.66	14,193,286.66	6,617,154.59	2,578,068.04	23,388,509.29
Total	1,227,016,982.76	1,662,130,977.82	1,520,738,077.72	2,512,478,239.42	5,695,347,294.96

a Other reserve cities are Boston, Philadelphia, Baltimore, Albany, Brooklyn, Pittsburg, Washington, Savannah, New Orleans, Houston, Louisville, Cincinnati, Cleveland, Columbus, Indianapolis, Detroit, Milwaukee, Des Moines, Minneapolis, St. Paul, Kansas City, Kans., Kansas City, Mo., St. Joseph, Lincoln, Omaha, Denver, San Francisco, Los Angeles, and Portland, Oreg.

No. 60.—Highest and Lowest Points reached in the Principal Items of Resources and Liabilities of National Banks during the Existence of the System, as shown by Reports of Condition.

	Jan. 1, 1866.	Sept. 30, 1901.	Highest point reached.		Lowest point reached.	
			Amount.	Date.	Amount.	Date.
Capital	$403,357,346	$655,341,880	$686,573,015	Sept. 30, 1892	$403,357,346	Jan. 1, 1866
Capital, surplus, and undivided profits *a*	475,330,204	1,085,903,987	1,085,903,987	Sept. 30, 1901	475,330,204	Do.
Circulation	213,239,530	323,863,597	341,320,256	Dec. 26, 1873	122,928,084	Oct. 2, 1890
Total investments in United States bonds	440,380,350	444,376,490	712,437,900	Apr. 4, 1879	170,653,059	Do.
Individual deposits	520,212,174	2,937,753,233	2,941,837,428	July 15, 1901	501,407,586	Oct. 8, 1870
Loans and discounts	500,650,109	3,018,615,918	3,018,615,918	Sept. 30, 1901	500,650,109	Jan. 1, 1866
Cash:						
National-bank notes	20,406,442	23,681,783	28,809,699	Dec. 31, 1883	11,841,104	Oct. 7, 1867
Legal-tender notes	187,846,548	151,018,751	205,793,578	Oct. 1, 1866	52,156,439	Mar. 11, 1881
Specie	16,909,363	376,681,871	399,956,143	Feb. 5, 1901	8,050,330	Oct. 1, 1875

a Undivided profits, less expenses and taxes paid, beginning 1894.

No. 61.—Percentages of Loans, United States Bonds, and Lawful Money to the Aggregate Resources of National Banks, on or about October 1, for 1866 and 1888 to 1901.

	1866.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.
	P. ct.	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*
Loans and discounts	41.3	71.0	72.2	74.3	72.9	73.3	68.7	68.6	70.9	67.1	55.3	54.2	53.7	53.2	53.0
United States bonds	36.3	9.8	7.8	6.4	6.4	6.2	8.4	7.7	8.1	9.3	7.0	10.6	7.1	8.1	7.8
Lawful money *a*	1.5	11.9	6.5	7.4	6.7	7.1	4.3	8.1	6.8	7.1	6.4	9.2	10.0	10.3	9.5
Total	79.1	92.7	86.5	88.1	86.0	86.6	81.4	84.4	85.8	83.5	68.7	74.0	70.8	71.6	70.3
Capital	27.2	21.3	21.0	20.7	21.1	19.5	21.8	19.2	19.2	19.9	17.3	15.6	13.0	12.5	11.5
Surplus and profits	5.6	9.9	10.1	9.9	10.3	9.7	11.3	9.6	9.8	10.3	9.0	8.5	7.5	7.7	7.6
Individual deposits	36.9	47.9	48.9	49.8	49.4	50.3	46.6	49.8	49.7	48.9	50.0	50.9	52.7	49.7	51.6
Total	69.7	79.1	80.0	80.4	80.8	79.5	79.7	78.6	78.7	79.1	76.3	75.0	73.2	69.9	70.7

a Embraces specie only, up to and including 1898.

No. 62.—Classification of Loans made by the National Banks in the Central Reserve Cities (New York, Chicago, and St. Louis) and other Reserve Cities, together with Country Banks, on Approximate Dates for the Past Five Years.

OCTOBER 5, 1897.

	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
New York	48	$5,420,573	$145,012,501	$110,002,621	$67,275,594	$80,624,186	$408,335,475
Chicago	19	4,783,802	16,111,013	29,187,170	14,007,059	22,743,862	86,832,906
St. Louis	6	2,412,011	5,399,791	12,686,324	2,507,418	9,054,772	32,060,316
Other reserve cities	261	33,442,482	100,593,855	212,740,804	87,064,670	102,990,297	536,832,108
Country	3,276	57,778,711	59,330,692	531,482,477	146,665,761	191,690,992	986,948,633
Total	3,610	103,837,578	326,447,852	896,099,397	317,520,501	407,104,110	2,051,009,438

SEPTEMBER 20, 1898.

New York	47	$6,009,726	$170,224,464	$107,462,545	$68,160,380	$89,849,440	$441,706,555
Chicago	17	6,809,258	18,647,665	36,466,804	17,510,171	26,433,310	105,867,208
St. Louis	6	2,426,954	4,898,041	16,097,654	2,252,334	9,037,742	34,712,725
Other reserve cities	256	40,674,447	112,315,767	209,360,361	91,000,661	105,306,677	558,657,913
Country	3,259	64,980,868	65,331,665	532,726,294	154,568,061	197,410,339	1,015,017,227
Total	3,585	129,901,253	371,417,602	902,113,658	333,491,607	428,037,508	2,155,961,628

SEPTEMBER 7, 1899.

New York	44	$4,100,650	$228,081,518	$94,621,869	$70,139,361	$144,929,732	$541,873,130
Chicago	16	8,462,484	29,681,294	43,605,444	21,192,040	27,211,581	130,152,843
St. Louis	6	5,128,116	14,662,120	18,435,592	3,310,247	10,154,020	51,690,095
Other reserve cities	255	54,278,591	189,009,000	200,385,996	105,505,584	126,322,719	675,501,890
Country	3,274	83,063,139	91,421,153	550,060,403	170,760,605	202,227,993	1,097,533,293
Total	3,595	155,032,980	552,855,085	907,109,304	370,907,837	510,846,045	2,496,751,251

SEPTEMBER 5, 1900.

New York	44	$7,166,020	$254,624,961	$101,904,347	$76,126,744	$129,750,978	$569,573,050
Chicago	14	9,582,825	25,289,639	50,823,609	26,954,364	29,416,746	142,067,183
St. Louis	6	4,059,545	14,389,300	16,883,350	5,874,770	10,509,191	51,716,156
Other reserve cities	267	63,917,071	178,497,480	218,342,636	123,556,845	137,996,033	722,310,065
Country	3,540	98,554,562	103,753,859	590,340,551	189,291,119	219,153,097	1,201,093,188
Total	3,871	183,280,023	576,555,239	978,294,493	421,803,842	526,826,045	2,686,759,642

SEPTEMBER 30, 1901.

New York	42	$7,613,978	$271,088,313	$122,370,379	$81,007,382	$128,856,402	$610,936,454
Chicago	12	9,703,019	31,175,898	52,225,593	39,533,909	34,581,130	167,219,549
St. Louis	7	6,761,749	22,241,620	23,396,609	7,037,263	15,446,270	74,883,511
Other reserve cities	275	69,554,575	213,769,127	236,043,001	128,876,387	152,209,706	800,452,799
Country	3,885	117,979,374	127,422,459	652,966,905	211,793,976	254,960,891	1,365,123,605
Total	4,221	211,612,695	665,697,417	1,087,002,490	468,248,917	586,054,399	3,018,615,918

No. 63.—Classification of the Loans by National Banks in New York City for the Last Six Years.

Loans and discounts.	Oct. 6, 1896.	Oct. 5, 1897.	Sept. 20, 1898.	Sept. 7, 1899.	Sept. 5, 1900.	Sept. 30, 1901.
	49 banks.	48 banks.	47 banks.	44 banks.	44 banks.	42 banks.
On demand, paper with one or more individual or firm names	$7,876,684.32	$5,420,573.27	$6,009,726.57	$4,100,650.19	$7,166,020.38	$7,613,978.00
On demand, secured by stocks, bonds, and other personal securities	102,448,171.56	145,012,501.22	170,224,463.66	228,081,517.95	254,624,960.55	271,088,313.00
On time, paper with two or more individual or firm names	103,319,706.32	110,002,620.54	107,462,545.60	94,621,868.52	101,904,347.04	122,370,379.00
On time, single-name paper (one person or firm), without other security	40,598,638.99	67,275,594.40	68,160,379.94	70,139,360.90	76,126,744.55	81,007,382.00
On time, secured by stocks, bonds, and other personal securities, or on real-estate mortgages or other liens on realty	59,913,481.53	80,624,185.72	89,849,440.09	144,929,732.21	129,750,977.71	128,856,402.00
Total	314,156,682.72	408,335,475.15	441,706,555.86	541,873,129.77	569,573,050.23	610,936,454.00

No. 64.—Classification of the Loans and Discounts by the National Banks in the Reserve Cities and in the States and Territories on September 30, 1901.

Reserve cities, States, and Territories.	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
CENTRAL RESERVE CITIES.							
New York City	42	$7,613,978	$271,088,313	$122,370,379	$81,007,382	$128,856,402	$610,936,454
Chicago	12	9,703,019	31,175,898	52,225,593	39,533,909	34,581,130	167,219,549
St. Louis	7	6,761,749	22,241,620	23,396,609	7,037,263	15,446,270	74,883,511
Total	61	24,078,746	324,505,831	197,992,581	127,578,554	178,883,802	853,039,514
OTHER RESERVE CITIES.							
Boston	39	10,722,135	37,969,017	58,642,353	39,402,946	23,678,933	170,415,384
Albany	6	809,109	6,640,615	2,502,543	359,679	1,963,303	12,275,249
Brooklyn	5	271,923	5,400,969	4,531,509	536,015	1,144,042	11,884,458
Philadelphia	35	2,793,606	41,730,131	29,517,565	30,346,698	35,882,118	140,270,118
Pittsburg	31	5,012,584	39,641,863	24,503,602	7,358,221	9,739,187	86,255,457
Baltimore	19	1,566,019	13,335,220	10,819,504	6,611,804	8,451,487	40,784,034
Washington	11	1,127,732	6,240,828	4,142,842	338,102	781,757	12,631,261
Savannah	2	16,000	448,230	943,447	83,356	309,064	1,800,097
New Orleans	8	1,434,141	3,128,842	6,695,694	1,550,129	5,281,256	18,090,062
Louisville	8	794,465	2,672,310	6,559,575	941,660	3,360,613	14,328,623
Houston	6	.....	25,562	1,431,195	881,945	1,674,925	4,013,627
Cincinnati	13	3,471,622	8,943,561	10,180,662	3,829,231	7,713,143	34,138,219
Cleveland	18	7,417,607	15,676,800	14,958,701	4,805,522	4,743,450	47,602,080
Columbus	6	810,100	628,488	4,715,950	1,249,517	1,907,376	9,311,431
Indianapolis	6	823,084	1,395,267	6,556,350	2,360,094	2,010,827	13,145,622
Detroit	6	3,528,969	2,187,851	6,509,471	1,521,952	2,863,075	16,611,318
Milwaukee	5	4,634,206	4,887,159	6,643,716	4,040,322	3,192,706	23,398,109
Des Moines	4	676,033	251,535	2,149,064	1,480,327	2,145,523	6,702,482
St. Paul	5	2,408,797	1,886,892	3,366,126	2,994,908	2,227,719	12,884,442
Minneapolis	4	1,219,682	1,643,368	7,226,863	3,020,543	2,429,086	15,539,542
Kansas City, Kans.	1	.....	22,645	39,846	20,672	4,388,710	4,471,873
Kansas City, Mo	6	2,356,988	3,366,784	9,711,556	6,684,601	12,244,247	34,364,176
St. Joseph	2	619,968	391,886	1,358,825	984,599	721,714	4,076,992
Lincoln	3	98,346	331,066	954,886	179,655	1,295,084	2,859,037
Omaha	8	844,610	2,179,680	6,942,428	1,797,295	4,771,972	16,535,985
Denver	4	1,299,724	3,510,797	2,227,256	3,281,324	5,617,460	15,936,561
San Francisco	5	11,632,210	7,268,808	786,042	409,637	296,739	20,393,436
Los Angeles	5	2,454,318	1,497,373	890,687	714,108	617,281	6,173,767
Portland, Oreg	4	710,597	465,580	534,746	1,091,525	756,909	3,559,357
Total	275	69,554,575	213,769,127	236,043,004	128,876,387	152,209,706	800,452,799
Total all reserve cities	336	93,633,321	538,274,958	434,035,585	256,454,941	331,093,508	1,655,492,313
STATES, ETC.							
Maine	84	2,621,363	2,660,768	15,695,168	2,480,604	2,656,270	26,114,173
New Hampshire	56	2,601,901	2,399,470	5,743,702	1,013,695	1,738,910	13,497,678
Vermont	47	2,555,732	1,353,812	5,547,228	1,769,095	1,592,468	12,818,335
Massachusetts	208	7,637,404	11,009,440	55,295,296	24,680,861	18,526,975	117,149,976
Rhode Island	38	310,006	1,616,759	11,418,322	9,858,520	3,930,549	27,134,156
Connecticut	83	4,274,887	7,231,150	22,355,158	11,292,426	6,087,246	51,240,867
New York	288	10,229,217	12,439,228	65,768,648	12,581,556	12,359,527	113,378,176
New Jersey	124	4,377,286	15,371,055	36,955,852	6,710,547	6,550,632	69,965,372
Pennsylvania	445	7,556,322	14,963,878	96,800,226	20,659,558	25,108,318	165,088,302
Delaware	21	242,602	857,708	3,824,584	543,516	1,248,901	6,717,311
Maryland	58	642,255	1,336,683	8,812,915	973,244	3,135,358	14,900,455
Dist. of Columbia	1	172,293	443,657	253,475	22,353	166,455	1,058,233
Virginia	47	1,769,044	2,501,779	13,850,587	1,313,674	5,311,791	24,746,875
West Virginia	46	815,266	820,327	11,262,544	602,791	1,851,962	15,352,890
North Carolina	36	354,867	370,060	6,600,132	965,230	2,297,697	10,587,986
South Carolina	17	91,137	467,862	4,693,773	616,870	2,686,609	8,556,251
Georgia	30	770,979	710,276	6,084,619	3,293,703	4,181,802	15,041,379
Florida	17	245,630	608,875	2,247,344	1,399,576	1,152,696	5,653,521
Alabama	35	929,074	789,800	4,780,414	2,477,226	3,238,397	11,914,911
Mississippi	14	104,845	181,489	1,670,907	642,472	1,392,188	3,991,901
Louisiana	18	331,298	201,800	3,188,979	1,002,793	944,389	5,669,259
Texas	278	3,487,003	1,721,909	21,441,605	16,943,929	23,353,409	66,947,155
Arkansas	10	120,878	219,902	2,144,637	562,027	721,491	3,768,935
Kentucky	76	1,890,619	1,185,407	12,574,931	1,674,120	3,775,155	21,100,232

No. 64.—Classification of the Loans and Discounts by the National Banks in the Reserve Cities and in the States and Territories on September 30, 1901—Continued.

Reserve cities, States, and Territories.	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
STATES, ETC.—continued.							
Tennessee	55	$1,608,287	$1,484,571	$10,151,392	$5,355,491	$7,429,625	$26,029,366
Ohio	259	8,033,523	10,138,608	54,012,620	8,937,245	14,332,358	95,454,354
Indiana	129	4,891,875	1,917,814	24,431,868	4,444,854	4,555,930	40,242,341
Illinois	243	11,761,155	4,902,402	38,887,189	12,445,727	15,167,640	83,164,113
Michigan	79	4,667,385	5,581,714	16,657,601	7,005,046	4,808,233	38,719,979
Wisconsin	89	2,643,936	1,593,887	19,148,154	6,894,991	5,228,496	35,509,464
Minnesota	86	2,609,230	2,902,074	9,497,302	4,652,355	5,570,662	24,331,623
Iowa	217	7,144,483	3,573,443	22,093,287	13,069,797	11,851,723	57,732,733
Missouri	56	941,947	502,190	6,079,088	1,724,750	1,920,387	11,168,362
North Dakota	35	227,374	179,574	1,102,077	1,015,546	3,941,357	6,495,928
South Dakota	34	332,475	184,024	1,277,019	959,119	3,219,722	5,972,359
Nebraska	105	1,276,264	602,785	5,661,676	3,127,400	9,746,244	20,414,369
Kansas	118	964,235	777,925	6,842,213	4,453,237	11,493,071	24,530,681
Montana	22	1,527,468	315,124	2,558,419	3,788,924	2,481,007	10,670,942
Wyoming	14	113,568	30,441	1,127,253	865,679	1,673,355	3,810,296
Colorado	37	1,879,059	2,795,479	2,670,992	2,227,573	4,317,054	13,890,157
New Mexico	10	609,775	143,913	883,004	571,529	688,323	2,896,544
Oklahoma	46	396,890	276,699	1,318,438	625,869	2,164,993	4,782,889
Indian Territory	53	105,212	34,811	1,633,850	712,403	2,883,035	5,369,311
Washington	30	4,015,985	3,915,696	2,738,376	1,439,579	2,968,289	15,077,925
Oregon	25	1,312,879	617,857	1,142,053	794,216	696,292	4,563,297
California	34	5,345,789	3,088,907	1,763,398	830,330	1,765,303	12,793,727
Idaho	12	469,331	182,646	553,250	450,855	387,621	2,043,703
Utah	10	634,757	581,742	1,015,553	813,133	958,228	4,003,413
Nevada	1	64,094	29,000	73,742	178,933	55,125	400,894
Arizona	7	304,323	•89,769	452,437	287,339	547,233	1,681,101
Alaska	1	11,217	3,820	18,177	10,180	3,800	47,194
Hawaii	1	255,550	412,550	166,031	1,490	96,590	932,211
Total country banks	3,885	117,979,374	127,422,459	652,966,905	211,793,976	254,960,891	1,365,123,605
Total United States	4,221	211,612,695	665,697,417	1,087,002,490	468,248,917	586,054,399	3,018,615,918

No. 65.—Loans and Discounts, Capital Stock, Surplus, and other Undivided Profits, and Circulation of National Banks, on September 30, 1901.

Reserve cities, States, and Territories.	Loans and discounts.	Capital stock.	Surplus and other profits.	Capital, surplus, and other profits.	Circulation outstanding.
CENTRAL RESERVE CITIES.					
New York	$610,936,453.60	$70,550,000.00	$83,391,774.59	$153,941,774.59	$30,654,740.00
Chicago	167,219,548.90	19,750,000.00	14,353,291.09	34,103,291.09	6,118,710.00
St. Louis	74,883,511.59	13,400,000.00	6,609,936.67	21,007,936.67	12,314,097.50
Total	853,039,514.09	103,700,000.00	105,353,002.35	209,053,002.35	49,087,547.50
OTHER RESERVE CITIES.					
Boston	170,415,384.31	36,580,000.00	21,362,087.25	57,942,087.25	6,335,137.50
Albany	12,275,248.49	1,550,000.00	1,789,662.29	3,339,662.29	624,045.00
Brooklyn	11,884,458.01	1,352,000.00	2,455,680.56	3,807,680.56	637,550.00
Philadelphia	140,270,118.05	19,905,000.00	22,103,835.56	42,008,835.56	10,326,532.50
Pittsburg	86,255,456.91	14,150,000.00	17,062,936.01	31,212,936.01	7,510,435.00
Baltimore	40,784,031.35	11,458,260.00	6,973,815.67	18,432,105.67	3,270,490.00
Washington	12,631,261.33	2,775,000.00	2,178,916.15	4,953,916.15	1,113,475.00
Savannah	1,800,096.46	750,000.00	352,223.19	1,102,223.19	199,995.00
New Orleans	18,090,061.41	2,900,000.00	3,659,536.21	6,559,536.21	1,741,545.00
Louisville	14,328,623.06	4,645,000.00	2,205,503.84	6,850,503.84	4,159,300.00
Houston	4,013,626.95	1,350,000.00	894,922.69	2,244,922.69	389,450.00
Cincinnati	31,138,218.51	6,700,000.00	4,690,424.12	12,390,424.12	4,455,977.50
Cleveland	47,602,080.15	11,650,000.00	4,698,074.79	16,348,074.79	4,689,650.00
Columbus	9,314,430.89	2,300,000.00	905,177.43	3,205,177.43	604,000.00
Indianapolis	13,145,622.32	3,430,400.00	1,192,095.19	4,622,495.19	699,950.00

No. 65.—Loans and Discounts, Capital Stock, Surplus, and other Undivided Profits, and Circulation of National Banks, on September 30, 1901—Cont'd.

Reserve cities, States, and Territories.	Loans and discounts.	Capital stock.	Surplus and other profits.	Capital, surplus, and other profits.	Circulation outstanding.
CENTRAL RESERVE STATES—continued.					
Detroit	$16,611,317.85	$3,300,000.00	$965,373.90	$4,265,373.90	$1,404,230.00
Milwaukee	23,398,109.34	3,250,000.00	1,437,071.41	4,687,071.41	1,028,300.00
Des Moines	6,702,482.34	800,000.00	312,650.55	1,112,650.55	476,597.50
St. Paul	12,884,441.86	3,800,000.00	1,284,621.48	5,084,621.48	651,720.00
Minneapolis	15,539,542.03	3,250,000.00	1,020,905.90	4,270,905.90	874,750.00
Kansas City, Kans	4,471,872.65	1,000,000.00	606,145.39	1,606,145.39	691,000.00
Kansas City, Mo	34,664,176.03	2,650,000.00	2,187,018.29	4,837,018.29	1,755,000.00
St. Joseph	4,076,992.22	350,000.00	238,487.14	588,487.14	165,000.00
Lincoln	2,859,036.65	400,000.00	98,480.83	498,480.83	260,000.00
Omaha	16,535,984.65	3,650,000.00	748,801.59	4,398,801.59	1,650,000.00
Denver	15,936,561.25	1,700,000.00	988,842.88	2,688,842.88	1,694,300.00
San Francisco	20,393,436.11	6,200,000.00	3,775,948.53	9,975,948.53	3,499,597.50
Los Angeles	6,173,767.20	1,500,000.00	706,076.22	2,206,076.22	1,134,945.00
Portland, Oreg	3,559,357.27	1,100,000.00	852,558.94	1,952,558.94	583,360.00
Total	800,452,798.65	155,445,660.00	107,747,904.00	263,193,564.00	62,626,332.50
Total all reserve cities	1,653,492,312.74	259,145,660.00	213,100,906.35	472,246,566.35	111,713,880.00
STATES, ETC.					
Maine	26,114,173.10	10,521,000.00	5,066,920.24	15,587,920.24	5,640,135.50
New Hampshire	13,497,677.90	5,500,000.00	2,402,237.89	7,902,237.89	4,404,127.50
Vermont	12,818,334.61	6,435,000.00	2,575,560.28	9,010,560.28	4,169,264.00
Massachusetts	117,149,975.74	40,282,720.00	21,623,561.29	61,906,281.29	19,758,679.50
Rhode Island	27,134,156.49	13,105,250.00	5,432,575.68	18,537,825.68	4,618,185.00
Connecticut	51,240,867.14	20,357,070.00	11,573,136.21	31,930,206.21	10,594,347.00
New York	113,378,176.08	31,376,290.00	20,155,172.38	51,531,462.38	19,390,902.50
New Jersey	69,965,371.99	15,518,605.00	15,828,052.23	31,346,657.23	8,646,017.50
Pennsylvania	165,088,302.29	45,465,245.00	35,959,707.08	81,424,952.08	25,862,638.00
Delaware	6,717,310.90	2,173,985.00	1,468,912.98	3,642,897.98	875,245.00
Maryland	14,900,454.93	4,236,700.00	2,774,284.22	7,010,984.22	2,596,855.00
District of Columbia	1,058,232.72	252,000.00	311,549.38	563,549.38	245,700.00
Virginia	24,746,874.87	5,343,500.00	4,570,763.24	9,914,263.24	3,968,750.00
West Virginia	15,352,890.22	4,042,500.00	1,832,142.61	5,874,642.61	2,812,492.50
North Carolina	10,587,986.45	3,118,500.00	1,565,902.53	4,684,402.53	1,704,590.00
South Carolina	8,556,251.22	2,098,000.00	1,365,512.96	3,463,512.96	1,489,185.00
Georgia	15,041,378.53	3,666,000.00	2,508,125.44	6,174,125.44	2,344,797.50
Florida	5,653,521.40	1,355,000.00	947,533.80	2,302,533.80	751,950.00
Alabama	11,914,911.24	3,690,000.00	1,726,553.27	5,416,553.27	1,991,785.00
Mississippi	3,991,901.41	1,130,000.00	788,887.52	1,918,887.52	866,040.00
Louisiana	5,669,258.85	1,257,500.00	1,065,627.51	2,323,127.51	638,847.50
Texas	66,947,155.13	20,966,165.00	10,186,006.42	31,152,171.42	8,712,670.00
Arkansas	3,768,935.47	1,140,000.00	556,298.78	1,696,298.78	337,650.00
Kentucky	21,100,231.81	8,243,965.00	3,071,878.58	11,315,843.58	5,025,950.00
Tennessee	26,029,365.71	7,280,000.00	3,025,815.81	10,305,815.81	3,631,932.50
Ohio	95,454,354.31	27,440,100.00	12,717,583.07	40,157,683.07	14,903,377.50
Indiana	40,242,341.42	12,882,870.00	5,234,135.59	18,117,005.59	6,439,950.50
Illinois	83,164,112.93	19,404,100.00	10,820,209.26	30,224,309.26	11,301,425.00
Michigan	38,719,979.58	8,280,025.00	4,031,288.06	12,311,313.06	4,138,675.00
Wisconsin	35,509,464.21	7,275,930.00	2,938,567.74	10,214,497.74	3,361,830.00
Minnesota	24,331,623.04	5,238,629.00	1,935,234.23	7,173,854.23	2,622,995.00
Iowa	57,732,732.57	14,231,800.00	4,832,861.36	19,064,661.36	8,074,605.00
Missouri	11,168,362.02	3,735,000.00	1,200,567.38	4,935,567.38	2,097,812.50
North Dakota	6,495,927.70	1,750,000.00	652,052.19	2,402,052.19	733,350.00
South Dakota	5,972,358.83	1,630,000.00	575,693.14	2,205,693.14	613,950.00
Nebraska	20,414,369.72	5,995,000.00	1,951,672.35	7,946,672.35	2,423,915.00
Kansas	24,530,680.59	7,634,600.00	2,404,397.10	10,038,997.10	4,301,735.00
Montana	10,670,942.11	2,430,000.00	1,337,963.37	3,767,963.37	926,345.00
Wyoming	3,810,296.11	885,000.00	325,815.90	1,210,815.90	445,400.00
Colorado	13,890,157.32	2,727,600.00	1,282,740.09	4,009,730.09	1,826,750.00
New Mexico	2,896,543.78	761,800.00	278,551.96	1,040,351.96	478,200.00
Oklahoma	4,782,888.77	1,557,500.00	345,109.43	1,902,609.43	716,200.00
Indian Territory	5,369,310.58	2,099,880.00	722,148.64	2,822,028.64	824,900.00
Washington	15,077,924.73	3,155,000.00	1,646,774.63	4,801,774.63	1,105,193.00
Oregon	4,563,296.58	1,295,000.00	680,542.56	1,975,542.56	485,280.00
California	12,793,726.91	3,920,000.00	1,828,284.53	5,748,284.53	1,482,040.00
Idaho	2,043,703.10	625,000.00	393,743.20	1,018,743.20	199,005.00
Utah	4,003,413.08	1,600,000.00	710,302.18	2,310,302.18	1,271,997.50
Nevada	400,893.79	82,000.00	5,597.30	87,597.30	20,000.00
Arizona	1,681,100.80	455,000.00	188,851.17	643,851.17	192,300.00
Alaska	47,193.60	50,000.00	3,219.55	53,219.55	4,350.00
Hawaii	932,211.27	500,000.00	34,577.22	534,577.22	49,400.00
Total county banks	1,365,123,605.66	396,196,220.00	217,461,201.53	613,657,421.53	212,149,717.50
Total United States	3,018,615,918.40	655,341,880.00	430,562,107.88	1,085,903,987.88	323,863,597.50

No. 66.—Specie and Circulation of National

DECEMBER 13, 1900.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	CENTRAL RESERVE CITIES.				
1	New York City	44	$8,991,881.87	$49,535,450	$75,895,000
2	Chicago	12	12,581,587.50	14,604,720	.....
3	St. Louis	6	1,889,890.46	4,897,400	.....
	Total central reserve cities	62	23,463,359.83	69,037,570	75,895,000
	OTHER RESERVE CITIES.				
4	Boston	38	1,738,050.00	4,984,070	3,805,000
5	Albany	6	516,326.00	357,000	.....
6	Brooklyn	5	423,043.00	440,800	.....
7	Philadelphia	36	1,829,448.89	3,353,310	10,125,000
8	Pittsburg	31	4,122,716.27	2,685,000	.....
9	Baltimore	19	565,947.00	1,204,930	930,000
10	Washington, D. C.	11	95,481.00	1,360,460	.....
11	Savannah	2	2,000.00	48,000	.....
12	New Orleans	7	144,072.00	1,582,140	475,000
13	Louisville	8	604,190.00	124,000	.....
14	Houston	5	336,622.50	340,390	.....
15	Cincinnati	13	693,800.50	1,645,000	.....
16	Cleveland	15	1,676,607.50	721,000	.....
17	Columbus	6	435,892.50	82,500	.....
18	Indianapolis	4	1,216,075.00	1,020,000	.....
19	Detroit	6	1,157,787.50	161,990	70,000
20	Milwaukee	5	1,428,420.00	675,000	.....
21	Des Moines	4	123,765.00	75,800	.....
22	St. Paul	5	1,687,851.41	49,600	.....
23	Minneapolis	6	696,485.00	45,000	.....
24	Kansas City	6	1,126,767.50	1,090,000	.....
25	St. Joseph	2	124,642.50	30,020	.....
26	Lincoln	3	90,350.00	14,000	.....
27	Omaha	8	1,016,210.00	192,000	.....
28	Denver	4	2,837,565.00	260,000	.....
29	San Francisco	4	2,600,340.00	552,600	235,000
30	Los Angeles	4	537,310.00	13,500	164,000
31	Portland, Oreg	4	1,586,620.00	.....	.....
	Total other reserve cities	267	29,414,391.07	23,108,110	15,804,000
	Total all reserve cities	329	52,877,750.90	92,145,680	91,699,000
	STATES, ETC.				
32	Maine	83	1,130,233.27	63,250	.....
33	New Hampshire	56	448,371.42	74,990	.....
34	Vermont	48	465,377.61	46,780	.....
35	Massachusetts	208	3,542,018.34	528,030	.....
36	Rhode Island	45	523,712.95	128,280	.....
37	Connecticut	84	1,978,939.54	440,900	.....
	Total New England States	524	8,088,653.13	1,282,230	.....
38	New York	282	3,692,849.89	1,159,720	90,000
39	New Jersey	116	1,655,942.00	572,580	.....
40	Pennsylvania	412	6,854,676.03	1,201,080	.....
41	Delaware	20	107,526.50	35,460	.....
42	Maryland	55	403,124.27	107,380	.....
43	District of Columbia	1	96,277.50	45,000	.....
	Total Eastern States	886	12,810,396.19	3,121,220	90,000
44	Virginia	45	635,097.00	33,440	.....
45	West Virginia	40	651,438.47	95,630	.....
46	North Carolina	31	340,997.00	7,220	.....
47	South Carolina	18	100,899.50	11,990	.....
48	Georgia	28	247,473.25	69,820	.....
49	Florida	17	148,995.33	47,000	.....
50	Alabama	30	387,198.50	229,950	.....
51	Mississippi	13	67,168.90	34,000	.....
52	Louisiana	14	42,190.00	227,560	.....
53	Texas	229	1,774,209.20	1,189,190	.....
54	Arkansas	7	89,175.00	35,860	.....
55	Kentucky	72	905,895.50	86,220	.....
56	Tennessee	51	598,739.60	429,090	.....
	Total Southern States	595	5,989,477.25	2,496,970	.....

BANKS, YEAR ENDED SEPTEMBER 30, 1901.

DECEMBER 13, 1900.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$87,693	$7,913,542	$699,016.75	$143,122,583.62	$31,262,500	$206,640.00	$31,055,860.00	1
230,389	3,832,162	212,158.65	31,461,017.15	5,239,950	70,140.00	5,169,810.00	2
61,913	1,209,288	24,164.79	8,082,656.25	8,569,150	41,552.50	8,527,597.50	3
379,995	12,954,992	935,340.19	182,666,257.02	45,071,600	318,332.50	44,753,267.50	
38,467	3,149,701	167,783.06	13,883,071.06	6,293,420	182,070.00	6,111,350.00	4
40,013	43,341	41,428.60	998,108.60	639,000	19,002.50	619,997.50	5
14,060	398,897	93,052.38	1,369,857.38	642,000	.....	642,000.00	6
254,418	4,228,319	441,510.68	20,232,006.57	9,689,500	88,257.50	9,601,242.50	7
262,226	2,131,175	128,226.50	9,329,343.77	6,713,950	31,705.00	6,682,245.00	8
56,366	1,322,937	105,649.44	4,185,829.44	4,287,000	35,100.00	4,251,900.00	9
10,891	569,340	42,821.09	2,078,993.09	1,070,000	9,945.00	1,060,055.00	10
9,000	31,000	16,200.00	106,200.00	200,000	2,205.00	197,795.00	11
76,944	162,831	46,276.80	2,487,263.80	1,410,000	77,055.00	1,332,945.00	12
46,131	42,414	32,461.55	849,196.55	3,505,000	55,000.00	3,450,000.00	13
97,915	132,296	26,428.45	933,651.95	377,500	22,500.00	355,000.00	14
80,187	513,715	27,446.62	2,960,149.12	3,975,000	211,552.50	3,763,447.50	15
106,602	181,820	47,102.13	2,733,131.63	3,341,920	121,770.00	3,220,150.00	16
78,205	149,020	17,993.25	763,610.75	504,000	.....	504,000.00	17
99,027	81,045	32,593.90	2,448,740.90	329,950	5,900.00	324,050.00	18
108,347	160,184	53,993.75	1,712,302.25	1,450,000	46,520.00	1,403,480.00	19
77,370	90,000	39,977.00	2,310,767.00	850,000	4,950.00	845,050.00	20
44,847	57,930	11,753.05	314,095.05	405,000	7,452.50	397,547.50	21
92,257	141,518	22,112.00	1,993,338.41	691,200	42,280.00	648,920.00	22
65,803	53,500	42,015.80	902,803.80	772,000	16,050.00	755,950.00	23
197,417	852,201	54,239.25	3,320,624.75	1,745,600	950.00	1,744,650.00	24
23,879	223,133	5,888.70	407,563.20	164,500	.....	164,500.00	25
7,798	266	7,821.00	120,235.00	250,700	500.00	250,200.00	26
110,360	297,149	60,708.88	1,676,427.88	1,805,950	1,100.00	1,804,850.00	27
61,472	205,000	28,118.55	3,392,155.55	1,700,000	4,150.00	1,695,850.00	28
52,864	97,808	62,497.70	3,601,109.70	2,260,000	3,200.00	2,256,800.00	29
17,737	68,813	39,599.70	840,959.70	1,153,000	50,535.00	1,102,465.00	30
9,100	11,355	50,331.65	1,657,406.65	625,000	4,650.00	620,350.00	31
2,139,703	15,396,708	1,746,031.48	87,608,943.55	56,851,190	1,044,400.00	55,806,790.00	
2,519,698	28,351,700	2,681,371.67	270,275,200.57	101,922,790	1,362,732.50	100,560,057.50	
51,410	155,216	95,030.10	1,495,139.37	5,842,845	81,059.50	5,761,785.50	32
46,765	155,643	63,758.19	789,527.61	4,370,900	75,562.50	4,295,337.50	33
57,651	67,091	34,754.32	671,653.93	3,937,500	81,261.00	3,856,239.00	34
234,748	1,009,057	422,989.63	5,736,842.97	19,040,780	281,378.00	18,759,402.00	35
17,464	219,273	108,359.65	997,089.60	4,742,000	86,377.50	4,655,622.50	36
72,242	765,377	170,247.19	3,427,705.73	10,365,050	190,295.50	10,174,754.50	37
480,280	2,371,657	895,139.08	13,117,959.21	48,299,075	795,934.00	47,503,141.00	
387,292	976,401	430,498.54	6,736,761.43	19,309,750	272,142.50	19,037,607.50	38
140,497	1,208,328	329,159.03	3,906,506.03	7,893,470	134,438.00	7,759,032.00	39
699,997	1,883,351	542,906.91	11,182,010.94	26,027,230	263,345.00	25,763,885.00	40
39,844	140,411	39,188.50	362,430.00	883,500	11,737.50	871,762.50	41
41,199	156,977	65,570.20	774,250.47	2,564,000	61,200.00	2,502,800.00	42
4,372	42,780	1,376.50	189,806.00	250,000	3,600.00	246,400.00	43
1,313,201	4,408,248	1,408,699.68	23,151,764.87	56,927,950	746,463.00	56,181,487.00	
133,091	266,599	84,416.46	1,152,643.46	3,676,710	38,960.00	3,637,750.00	44
63,434	161,375	57,328.52	1,029,205.99	2,298,300	48,992.50	2,249,307.50	45
91,444	84,888	52,659.36	580,208.36	1,505,800	21,610.00	1,484,190.00	46
67,042	51,936	37,501.91	269,369.41	1,528,000	3,985.00	1,521,015.00	47
208,364	172,267	66,199.68	764,123.93	2,385,000	55,127.50	2,329,872.50	48
108,603	41,782	45,183.59	391,563.92	730,000	14,500.00	715,500.00	49
162,109	163,888	65,879.39	1,009,024.89	1,899,500	73,210.00	1,826,290.00	50
44,913	17,005	40,075.60	203,162.50	842,500	3,260.00	839,240.00	51
70,370	33,991	39,202.25	413,313.25	515,000	5,515.00	509,485.00	52
1,304,733	912,286	210,005.50	5,390,423.70	7,492,910	169,170.00	7,323,740.00	53
46,086	75,053	15,519.15	261,693.15	322,500	450.00	322,050.00	54
109,760	101,972	48,213.18	1,252,060.68	4,671,250	27,237.50	4,644,012.50	55
202,459	305,418	90,038.10	1,625,744.70	3,340,000	13,447.50	3,326,552.50	56
2,615,408	2,388,460	852,222.69	14,342,537.91	31,207,470	475,465.00	30,732,005.00	

No. 66.—Specie and Circulation of National

DECEMBER 13, 1900—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	STATES, ETC.—continued.				
57	Ohio	244	$3,797,690.16	$316,980	.....
58	Indiana	121	2,572,424.19	290,730	.....
59	Illinois	230	2,906,794.97	830,600	.....
60	Michigan	79	1,837,838.54	183,100	.....
61	Wisconsin	84	1,571,311.87	213,750	.....
62	Minnesota	75	1,217,607.83	74,040	.....
63	Iowa	198	1,738,777.15	409,420	.....
64	Missouri	53	401,738.25	52,350	.....
	Total Middle States	1,084	16,044,182.96	2,370,970	.....
65	North Dakota	31	180,372.50	29,850	.....
66	South Dakota	28	360,922.50	60,600	.....
67	Nebraska	99	719,382.65	45,330	.....
68	Kansas	111	1,228,452.50	163,160	.....
69	Montana	21	867,930.00	124,560	.....
70	Wyoming	14	247,305.00	2,200	.....
71	Colorado	37	1,436,504.02	240,720	.....
72	New Mexico	9	136,755.00	13,530	.....
73	Oklahoma	27	98,801.40	14,340	.....
74	Indian Territory	35	76,242.50	62,740	.....
	Total Western States	412	5,352,668.07	757,030	.....
75	Washington	31	2,403,250.41	20,340	.....
76	Oregon	22	675,700.00	5,410	.....
77	California	31	1,802,980.00	24,750	.....
78	Idaho	10	256,260.00	12,510	.....
79	Utah	10	874,770.20	2,040	.....
80	Nevada	1	17,905.00	.....	.....
81	Arizona	5	217,505.00	21,000	.....
82	Alaska	1	20,030.00	9,500	.....
83	Hawaii	1	129,551.00	260	.....
	Total Pacific States	112	6,397,951.61	95,810	.....
	Total country banks	3,613	54,683,329.21	10,124,230	$90,000
	Total United States	3,942	107,561,080.11	102,269,910	91,789,000

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

DECEMBER 13, 1900—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$463,836	$414,813	$262,733.18	$5,256,052.34	$14,003,385	$110,492.50	$13,892,892.50	57
273,847	376,237	141,679.53	3,654,917.72	6,003,000	67,052.00	5,935,948.00	58
381,700	517,370	259,159.14	4,895,624.11	10,044,705	121,147.50	9,923,557.50	59
186,521	235,682	101,165.16	2,544,306.70	3,806,660	50,037.50	3,756,622.50	60
148,971	266,690	108,734.79	2,309,457.66	3,269,820	36,133.50	3,233,686.50	61
101,745	161,849	75,633.60	1,630,875.43	2,409,150	18,015.00	2,391,135.00	62
250,411	384,899	135,542.86	2,919,050.01	7,103,650	47,565.00	7,056,085.00	63
76,525	69,448	30,989.78	631,051.03	1,708,850	4,955.00	1,793,895.00	64
1,883,556	2,426,988	1,115,638.04	23,841,335.00	48,439,220	455,398.00	47,983,822.00	
24,023	33,164	16,472.65	283,882.15	515,250	1,650.00	513,600.00	65
31,057	19,481	15,655.65	487,716.15	561,000	9,952.50	551,047.50	66
90,160	87,826	43,452.77	986,151.42	2,186,220	9,555.00	2,176,665.00	67
183,672	174,227	74,442.68	1,823,954.18	4,222,700	11,847.50	4,210,852.50	68
52,204	26,584	37,386.45	1,108,664.45	908,250	34,300.00	873,950.00	69
23,559	7,270	12,081.65	292,415.65	415,500	2,300.00	413,200.00	70
101,189	157,943	61,949.35	1,998,305.37	1,678,450	4,150.00	1,674,300.00	71
29,636	16,341	19,786.78	216,048.78	475,000	6,650.00	468,350.00	72
32,982	30,903	13,116.50	190,142.90	501,050	11,605.00	489,445.00	73
37,941	44,595	18,795.71	240,314.21	477,950	3,500.00	474,450.00	74
606,423	598,334	313,140.19	7,627,595.26	11,941,370	95,510.00	11,845,860.00	
119,857	140,760	92,188.20	2,776,395.61	1,153,800	159,155.00	994,645.00	75
29,589	19,103	55,920.20	785,722.20	432,300	38,152.50	394,147.50	76
100,335	25,811	83,151.75	2,037,027.75	1,219,950	15,250.00	1,204,700.00	77
20,298	28,029	9,906.85	327,003.85	212,850	22,642.50	190,207.50	78
38,437	4,021	20,473.45	939,741.65	1,094,000	502.50	1,093,497.50	79
2,516	.....	2,708.70	23,129.70	20,500	.....	20,500.00	80
10,132	.....	7,209.05	255,846.05	199,900	21,500.00	178,400.00	81
184	462	742.35	30,918.35	12,500	6,650.00	5,850.00	82
8,620	102	1,513.05	140,046.05	50,000	21,000.00	29,000.00	83
329,968	218,288	273,813.60	7,315,831.21	4,395,800	284,852.50	4,110,947.50	
7,228,836	12,411,975	4,858,653.28	89,397,023.49	201,210,885	2,853,622.50	198,357,262.50	
9,748,534	40,763,675	7,540,024.95	359,672,224.06	303,133,675	4,216,355.00	298,917,320.00	

No. 66.—Specie and Circulation of National

FEBRUARY 5, 1901.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	CENTRAL RESERVE CITIES.				
1	New York City	44	$9,189,412.20	$79,849,330	$73,120,000
2	Chicago	12	12,967,770.00	14,699,220	
3	St. Louis	6	1,993,935.00	2,974,840	
	Total central reserve cities	62	24,151,117.20	98,523,390	73,120,000
	OTHER RESERVE CITIES.				
4	Boston	38	1,725,590.00	4,931,150	3,605,000
5	Albany	6	471,411.50	378,000	
6	Brooklyn	5	447,371.00	396,600	
7	Philadelphia	36	1,693,694.50	5,231,960	10,400,000
8	Pittsburg	31	4,329,981.00	2,732,500	
9	Baltimore	18	574,129.50	1,277,870	855,000
10	Washington, D. C	11	50,844.00	1,146,290	
11	Savannah	2	36,000.00	43,000	
12	New Orleans	8	222,178.50	1,606,080	270,000
13	Louisville	8	714,107.50	63,000	
14	Houston	5	304,920.00	391,220	
15	Cincinnati	13	741,472.10	2,005,000	
16	Cleveland	17	1,802,977.50	762,000	
17	Columbus	6	433,427.50	119,580	
18	Indianapolis	5	1,197,057.50	1,030,000	
19	Detroit	6	1,103,587.50	171,990	10,000
20	Milwaukee	5	1,571,460.00	675,000	
21	Des Moines	4	103,525.00	22,000	
22	St. Paul	5	1,875,608.10	44,750	
23	Minneapolis	5	776,902.50	40,180	
24	Kansas City, Mo	6	1,677,140.00	1,030,520	
25	Kansas City, Kans	1	155,420.00		
26	St. Joseph	2	115,802.50	29,920	
27	Lincoln	3	98,185.00		
28	Omaha	8	964,860.00	215,000	
29	Denver	4	2,899,965.00	280,000	
30	San Francisco	5	3,532,595.00	250,170	745,000
31	Los Angeles	4	587,610.00	15,000	119,000
32	Portland, Oreg	4	1,366,247.50		
	Total other reserve cities	271	31,574,070.20	24,888,780	16,004,000
	Total all reserve cities	333	55,725,187.40	123,412,170	89,124,000
	STATES, ETC.				
33	Maine	83	1,137,054.57	75,230	
34	New Hampshire	56	445,301.02	71,470	
35	Vermont	48	462,115.46	54,710	
36	Massachusetts	208	3,523,264.08	465,400	
37	Rhode Island	43	510,486.15	165,430	
38	Connecticut	84	1,923,973.66	444,740	
	Total New England States	522	8,002,194.94	1,276,980	
39	New York	285	3,695,335.44	1,265,820	30,000
40	New Jersey	117	1,532,207.50	518,330	
41	Pennsylvania	417	6,793,197.36	1,251,340	
42	Delaware	20	108,288.50	34,440	
43	Maryland	55	395,372.77	118,210	
44	District of Columbia	1	97,865.00	45,600	
	Total Eastern States	895	12,622,566.57	3,233,140	30,000
45	Virginia	46	659,875.50	53,250	
46	West Virginia	42	678,753.22	87,640	
47	North Carolina	35	372,626.00	11,110	
48	South Carolina	18	105,071.50	7,760	
49	Georgia	29	295,912.25	91,020	
50	Florida	17	150,176.43	60,100	
51	Alabama	32	413,365.60	246,140	
52	Mississippi	13	65,413.90	20,580	
53	Louisiana	14	55,660.00	182,890	
54	Texas	237	2,081,195.60	923,570	
55	Arkansas	7	133,005.00	32,520	
56	Kentucky	73	860,154.19	85,180	
57	Tennessee	53	733,378.60	337,290	
	Total Southern States	616	6,604,587.79	2,139,050	

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

FEBRUARY 5, 1901.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$87,106	$14,096,589	$606,129.58	$176,948,566.78	$32,335,000	$818,680.00	$31,516,320.00	1
238,162	4,878,292	194,640.95	32,978,084.95	6,091,600	94,080.00	5,997,520.00	2
45,666	1,550,454	16,317.49	7,581,212.49	9,450,000	160,502.50	9,289,497.50	3
370,934	20,525,335	817,088.02	217,507,864.22	47,876,600	1,073,262.50	46,803,337.50	
120,590	3,056,365	164,370.36	13,603,065.36	6,477,500	128,550.00	6,348,950.00	4
38,358	48,201	42,624.40	978,594.90	639,000	12,352.50	626,647.50	5
14,800	464,446	68,533.75	1,391,750.75	642,000	13,150.00	628,850.00	6
268,056	3,641,446	331,297.68	21,566,454.18	10,587,800	109,357.50	10,478,442.50	7
334,051	2,472,246	155,694.60	10,024,472.60	6,983,200	229,505.00	6,753,695.00	8
46,544	1,761,617	75,282.66	4,590,443.16	3,752,000	76,920.00	3,675,080.00	9
6,377	680,720	32,618.40	1,916,849.40	1,119,000	28,335.00	1,090,665.00	10
8,000	59,300	15,000.00	161,300.00	200,000	2,405.00	197,595.00	11
185,644	604,935	220,570.65	3,109,408.15	1,410,000	80,955.00	1,329,045.00	12
48,638	10,005	28,752.00	864,502.50	3,555,000	12,500.00	3,542,500.00	13
141,455	227,726	32,548.30	1,097,869.30	377,500	72,500.00	305,000.00	14
55,320	590,404	18,364.38	3,410,560.48	4,584,980	223,652.50	4,361,327.50	15
202,822	268,500	79,649.00	3,115,948.50	3,610,000	42,110.00	3,567,890.00	16
68,859	162,862	20,524.95	805,253.45	604,000	.....	604,000.00	17
45,900	82,337	18,923.38	2,374,217.88	329,950	5,900.00	324,050.00	18
105,699	218,157	73,543.00	1,682,976.50	1,450,000	55,370.00	1,394,630.00	19
90,058	68,000	29,980.00	2,434,498.00	900,000	10,700.00	889,300.00	20
39,170	52,881	12,484.05	230,060.05	405,600	2,602.50	402,997.50	21
149,252	71,915	20,146.80	2,161,671.90	696,000	42,780.00	653,220.00	22
67,510	10,700	17,818.10	913,110.60	772,000	6,000.00	766,000.00	23
232,984	941,281	72,640.25	3,954,565.25	1,745,600	1,400.00	1,744,200.00	24
6,689	.....	5,046.65	167,155.65	700,000	4,600.00	695,400.00	25
24,978	183,829	5,774.90	360,304.40	164,500	.....	164,500.00	26
11,525	51	7,080.06	116,841.06	250,200	500.00	250,200.00	27
131,981	216,445	72,644.93	1,600,930.93	1,850,000	.....	1,850,000.00	28
118,561	170,002	49,772.27	3,518,300.27	1,700,000	7,559.00	1,692,450.00	29
55,775	39,739	50,969.64	4,674,248.64	2,260,000	9,500.00	2,250,500.00	30
31,648	53,946	47,653.55	854,857.55	1,153,000	85,965.00	1,067,035.00	31
12,207	10,927	39,551.35	1,428,932.85	625,000	21,450.00	603,550.00	32
2,663,451	16,168,983	1,809,860.06	93,109,144.26	59,544,330	1,286,610.00	58,257,720.00	
3,034,385	36,694,318	2,626,948.08	310,617,008.48	107,420,930	2,359,872.50	105,061,057.50	
51,557	165,742	111,308.40	1,540,891.97	5,874,345	132,029.50	5,742,315.50	33
46,346	137,800	78,591.00	779,508.02	4,591,700	89,252.50	4,502,447.50	34
58,496	60,371	36,674.93	672,367.39	4,087,500	96,323.50	3,991,176.50	35
229,515	880,246	491,062.38	5,589,487.46	20,388,310	452,113.00	19,936,197.00	36
17,692	193,944	108,667.41	996,219.56	4,692,000	86,197.50	4,605,802.50	37
70,649	610,493	195,337.84	3,245,193.50	10,579,100	197,973.00	10,381,127.00	38
474,255	2,048,596	1,021,641.96	12,823,667.90	50,212,955	1,053,889.00	49,159,066.00	
366,536	917,525	451,513.37	6,726,729.81	19,637,900	511,170.00	19,126,730.00	39
113,538	1,157,183	345,067.33	3,666,325.83	8,326,700	246,020.50	8,080,679.50	40
721,287	1,839,942	562,392.31	11,168,458.67	26,860,090	449,975.00	26,410,115.00	41
31,673	162,937	36,282.04	373,620.54	883,500	19,307.50	864,192.50	42
35,148	184,932	74,524.85	808,187.62	2,578,200	75,265.00	2,502,935.00	43
3,510	16,871	5,420.75	168,666.75	250,000	10,110.00	239,860.00	44
1,271,692	4,279,390	1,475,200.65	22,911,989.22	58,536,390	1,311,878.00	57,224,512.00	
135,063	273,378	100,036.50	1,221,603.00	3,705,200	33,140.00	3,672,060.00	45
77,796	162,415	51,843.49	1,058,447.71	2,488,250	72,645.00	2,415,605.00	46
86,004	71,956	50,808.32	592,504.32	1,721,100	26,060.00	1,695,040.00	47
92,411	42,795	59,495.55	307,533.05	1,528,000	12,655.00	1,515,345.00	48
227,880	230,573	78,645.26	924,030.51	2,439,500	16,252.50	2,423,247.50	49
121,530	52,418	50,385.99	434,610.42	730,000	11,950.00	718,050.00	50
196,893	137,554	64,838.17	1,058,790.77	1,934,500	23,055.00	1,911,445.00	51
99,503	14,453	49,879.30	249,829.20	848,750	4,710.00	844,040.00	52
108,756	62,133	53,303.60	462,742.60	532,570	20,925.00	511,645.00	53
1,194,388	718,920	278,383.71	5,196,457.31	7,790,285	142,540.00	7,647,745.00	54
46,847	61,847	22,497.95	296,716.95	322,500	1,350.00	321,150.00	55
115,608	74,666	54,226.62	1,189,834.81	5,036,250	34,670.00	5,001,580.00	56
226,714	530,854	96,992.30	1,925,228.90	3,591,325	227,162.50	3,364,162.50	57
2,729,393	2,433,962	1,011,336.76	14,918,329.55	32,668,230	627,115.00	32,041,115.00	

No. 66.—Specie and Circulation of National

FEBRUARY 5, 1901—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	STATES, ETC.—continued.				
58	Ohio	250	$3,561,714.92	$348,070	
59	Indiana	123	2,554,713.75	290,900	
60	Illinois	233	2,989,970.46	894,280	
61	Michigan	79	1,805,997.17	157,490	
62	Wisconsin	85	1,527,240.13	246,470	
63	Minnesota	75	1,070,718.15	67,910	
64	Iowa	204	1,793,571.65	415,480	
65	Missouri	53	387,177.50	49,620	
	Total Middle States	1,102	15,691,103.73	2,470,220	
66	North Dakota	31	173,327.50	36,460	
67	South Dakota	28	337,595.00	53,160	
68	Nebraska	101	691,517.65	36,780	
69	Kansas	111	1,078,970.25	176,670	
70	Montana	22	860,722.50	96,500	
71	Wyoming	14	250,520.00	2,600	
72	Colorado	37	1,502,753.02	268,960	
73	New Mexico	9	140,065.00	20,440	
74	Oklahoma	28	96,494.40	21,530	
75	Indian Territory	36	78,880.00	69,520	
	Total Western States	417	5,210,845.32	782,620	
76	Washington	31	2,466,939.00	24,840	
77	Oregon	23	674,530.00	10,620	
78	California	32	1,866,079.50	25,820	
79	Idaho	10	224,985.00	13,320	
80	Utah	10	905,652.10	9,990	
81	Nevada	1	17,675.00		
82	Arizona	5	207,395.00	38,000	
83	Alaska	1	19,815.00	10,900	
84	Hawaii *a*	1	129,551.00	260	
	Total Pacific States	114	6,512,621.60	133,750	
	Total country banks	3,666	54,643,919.95	10,035,760	$30,000
	Total United States	3,999	110,369,107.35	133,447,930	89,154,000

a Figures from statement of December 13, 1900.

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

FEBRUARY 5, 1901—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$465,674	$391,233	$268,574.46	$5,035,266.38	$14,582,435	$321,242.50	$14,261,192.50	58
261,835	360,534	156,802.71	3,624,785.46	6,221,225	98,187.00	6,123,038.00	59
357,298	527,488	250,416.16	5,019,452.62	10,744,955	212,177.50	10,532,777.50	60
183,778	205,051	111,867.30	2,464,183.47	3,864,060	42,527.50	3,821,532.50	61
155,584	210,048	145,052.58	2,254,394.71	3,322,770	38,207.00	3,284,563.00	62
106,394	78,253	85,715.50	1,408,990.65	2,479,350	37,565.00	2,441,785.00	63
255,371	346,502	144,503.32	2,955,427.97	7,676,800	115,347.50	7,561,452.50	64
80,028	92,049	38,344.94	647,219.44	1,847,800	3,705.00	1,844,095.00	65
1,865,962	2,211,158	1,171,276.97	23,409,720.70	50,739,395	868,959.00	49,870,436.00	
23,539	35,864	23,625.07	292,815.57	702,750	1,550.00	701,200.00	66
32,337	21,268	17,292.35	461,652.35	579,700	7,002.50	572,697.50	67
102,673	81,087	54,365.30	966,422.95	2,235,070	5,395.00	2,229,675.00	68
194,395	173,038	87,896.41	1,710,969.66	3,841,000	4,770.00	3,836,230.00	69
71,518	35,504	44,186.00	1,108,430.50	908,250	40,402.50	767,847.50	70
24,137	8,476	12,473.80	298,206.80	478,000	2,700.00	475,300.00	71
120,895	219,549	66,820.70	2,178,977.72	1,744,140	6,750.00	1,737,390.00	72
30,321	14,838	20,860.35	226,524.35	475,000	4,500.00	470,500.00	73
46,431	39,143	13,944.55	217,542.95	506,100	1,250.00	504,850.00	74
43,159	54,943	20,176.20	266,678.20	579,150	16,960.00	562,190.00	75
689,405	683,710	361,640.73	7,728,221.05	12,049,160	91,280.00	11,957,880.00	
136,951	103,272	126,103.75	2,858,105.75	1,128,800	144,982.50	983,817.50	76
21,563	15,857	61,177.05	783,747.05	457,300	58,992.50	398,307.50	77
118,381	28,819	106,498.18	2,145,597.68	1,281,200	21,920.00	1,259,280.00	78
20,086	29,841	13,084.65	301,316.65	212,850	23,592.50	189,257.50	79
48,097	4,513	23,865.00	992,117.10	1,275,000	188,032.50	1,086,967.50	80
2,646	.....	3,817.20	24,138.20	20,500	....	20,500.00	81
14,021	.....	9,416.85	268,832.85	199,900	20,900.00	179,000.00	82
781	240	1,569.70	33,305.70	12,500	6,650.00	5,850.00	83
8,620	102	1,513.05	140,046.05	50,000	21,000.00	29,000.00	84
371,146	182,644	347,045.43	7,547,207.03	4,638,050	486,070.00	4,151,980.00	
7,401,853	11,839,460	5,388,142.50	89,339,135.45	208,844,180	4,439,191.00	204,404,989.00	
10,436,238	48,533,778	8,015,090.58	399,956,143.93	316,265,110	6,799,063.50	309,466,046.50	

No. 66.—Specie and Circulation of National

APRIL 24, 1901.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	CENTRAL RESERVE CITIES.				
1	New York City	45	$9,271,650.89	$70,920,180	$68,395,000
2	Chicago	12	13,110,960.00	12,592,800	
3	St. Louis	7	2,197,715.00	6,475,500	
	Total central reserve cities	64	24,580,325.89	89,988,480	68,395,000
	OTHER RESERVE CITIES.				
4	Boston	38	1,663,905.00	6,567,560	3,895,000
5	Albany	6	492,267.50	382,000	
6	Brooklyn	5	469,220.50	370,500	
7	Philadelphia	36	1,862,789.50	3,529,930	8,485,000
8	Pittsburg	31	4,013,931.00	2,831,700	
9	Baltimore	19	620,021.50	685,160	465,000
10	Washington	11	54,222.00	1,285,989	
11	Savannah	2	31,000.00	43,000	
12	New Orleans	8	232,167.00	454,320	560,000
13	Louisville	8	819,175.00	145,000	
14	Houston	5	293,875.00	345,950	
15	Cincinnati	13	688,430.00	1,395,000	
16	Cleveland	17	1,667,585.00	740,000	
17	Columbus	6	441,637.50	176,590	
18	Indianapolis	5	1,169,320.00	1,080,000	
19	Detroit	6	1,045,717.50	171,990	95,000
20	Milwaukee	5	1,575,080.00	670,000	
21	Des Moines	4	89,079.00	6,340	
22	St. Paul	5	1,808,018.27	23,720	
23	Minneapolis	4	816,427.50	35,000	
24	Kansas City, Kans	1	130,877.50		
25	Kansas City, Mo	6	1,337,255.00	1,393,080	
26	St. Joseph	2	145,682.50	17,870	
27	Lincoln	3	130,630.00		
28	Omaha	8	753,115.00	190,000	
29	Denver	4	3,107,245.00	280,000	
30	San Francisco	5	3,696,860.00	395,420	265,000
31	Los Angeles	4	820,110.00	38,430	130,000
32	Portland, Oreg	4	1,016,815.00		
	Total other reserve cities	271	30,992,458.77	23,254,450	13,895,000
	Total all reserve cities	335	55,572,784.66	113,242,930	82,290,000
	STATES, ETC.				
33	Maine	83	1,138,947.26	72,930	
34	New Hampshire	56	447,805.72	78,750	
35	Vermont	47	452,842.59	36,040	
36	Massachusetts	208	3,515,476.12	474,550	
37	Rhode Island	43	535,465.15	144,740	
38	Connecticut	83	1,933,227.62	489,120	
	Total New England States	520	8,023,764.46	1,296,130	
39	New York	287	3,679,538.67	1,114,690	25,000
40	New Jersey	120	1,585,079.50	581,030	
41	Pennsylvania	426	7,199,073.07	1,213,530	
42	Delaware	20	115,938.50	34,520	
43	Maryland	55	380,538 47	132,120	
44	District of Columbia	1	99,820.00	45,000	
	Total Eastern States	909	13,059,988.21	3,120,890	25,000
45	Virginia	46	658,296.00	43 680	
46	West Virginia	44	645,884 27	94,850	
47	North Carolina	36	335,822.00	8,000	
48	South Carolina	18	126,957.50	5,520	
49	Georgia	30	269,664.20	68,200	
50	Florida	17	123,489.23	46,700	
51	Alabama	32	402,037.80	193,610	
52	Mississippi	14	61,457.40	24,300	
53	Louisiana	15	78,037.00	147,270	
54	Texas	252	2,248,889 10	957,880	
55	Arkansas	7	172,827.50	25,140	
56	Kentucky	73	828,666.40	102,540	
57	Tennessee	54	779,726.10	353,400	
	Total Southern States	638	6,731,454.50	2,071,090	

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

APRIL 24, 1901.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$89,402	$15,104,403	$715,429.68	$164,496,065.57	$32,224,950	$719,725.00	$31,505,225.00	1
183,693	6,073,088	193,563.37	32,154,104.37	6,239,950	68,200.00	6,171,750.00	2
58,648	1,906,289	22,310.32	10,660,462.32	9,450,000	72,002.50	9,377,997.50	3
331,743	23,083,780	931,303.37	207,310,632.26	47,914,900	859,927.50	47,054,972.50	
34,897	3,164,295	153 614.87	15,479,271.87	6,477,500	82,450.00	6,395,050.00	4
38,545	47,564	33,667.75	994,044.25	639,000	24,402.50	614,597.50	5
14,300	487,626	68,325.60	1,409,972.10	642,000	10,700.00	631,300.00	6
295,304	4,255,163	349,076.51	18,777,263.01	10,389,500	92,910.00	10,296,590.00	7
265,793	2,371,070	123,113.85	9,605,607.85	7,049,950	55,405.00	6,994,545.00	8
58,483	1,560,284	79,988.35	3,468,936.85	3,752,000	61,290.00	3,690,710.00	9
6,683	708,428	31,131.08	2,086,444.08	1,119,000	32,245.00	1,086,755.00	10
21,000	41,000	29,000.00	165,000.00	200,000	2,405.00	197,595.00	11
121,585	682,523	216,651.65	2,267,246.65	1,460,000	87,805.00	1,372,195.00	12
38,456	20,000	28,939.20	1,051,570.20	3,861,000	3,250.00	3,857,750.00	13
93,831	203,038	38,143.55	974,837.55	377,500	27,150.00	350,350.00	14
82,641	496,947	27,639.48	2,690,657.48	4,584,980	247,652.50	4,337,327.50	15
125,432	241,291	55,833.00	2,830,141.00	3,910,000	38,400.00	3,871,600.00	16
43,579	311,522	17,386.57	990,625.07	604,000	650.00	603,350.00	17
43,306	148,904	19,629.53	2,461,159.53	579,950	5,900.00	574,050.00	18
68,965	154,687	52,915.00	1,589,274.50	1,450,000	34,300.00	1,415,700.00	19
85,619	100,000	44,433.00	2,475,132.00	950,000	19,400.00	930,600.00	20
35,693	174,203	14,636.90	319,951.90	455,600	2,600.00	453,000.00	21
106,440	127,469	32,261.95	2,097,909.22	696,000	43,780.00	652,220.00	22
28,783	15,500	44,081.70	939,792.20	722,000	3,750.00	718,250.00	23
14,383	.....	6,967.70	152,228.20	700,000	2,750.00	697,250.00	24
186,080	1,712,570	39,482.30	4,668,467.30	1,745,600	.....	1,745,600.00	25
29,294	245,029	5,463.90	443,339.40	165,000	.....	165,000.00	26
9,436	631	10,781.10	151,478.10	250,700	500.00	250,200.00	27
139,841	287,784	69,024.35	1,439,764.35	1,850,000	.....	1,850,000.00	28
134,060	140,000	35,946.60	3,697,251.60	1,700,000	7,100.00	1,692,900.00	29
67,149	17,874	63,007.75	4,505,310.75	2,360,000	28,360.00	2,331,640.00	30
21,308	64,393	27,082.80	1,101,323.80	1,153,000	51,355.00	1,101,645.00	31
13,244	7,758	28,888.90	1,066,705.90	625,000	39,230.00	585,770.00	32
2,224,130	17,787,553	1,747,114.94	89,900,706.71	60,469,280	1,005,740.00	59,463,540.00	
2,555,873	40,871,333	2,678,418.31	297,211,338.97	108,384,180	1,865,667.50	106,518,512.50	
48,458	158,375	93,176.05	1,511,886.31	5,841,845	79,295.00	5,762,550.00	33
46,808	155,931	61,766.66	791,061.38	4,601,700	51,017.50	4,550,682.50	34
84,450	58,372	32,992.95	664,697.54	4,142,500	69,698.50	4,072,801.50	35
230,268	1,125,015	444,753.46	5,790,062.58	21,279,490	369,875.50	20,909,614.50	36
8,189	206,186	84,824.35	979,404.50	5,072,000	69,580.00	5,002,420.00	37
69,078	634,110	180,433.43	3,305,969.05	10,610,100	149,383.00	10,460,717.00	38
487,251	2,337,989	897,946.90	13,043,081.36	51,547,635	788,849.50	50,758,785.50	
365,256	946,291	430,093.53	6,560,869.20	19,901,695	304,757.50	19,596,937.50	39
113,300	1,244,472	297,149.43	3,821,030.93	8,607,450	154,825.50	8,452,624.50	40
740,322	2,187,755	555,718.65	11,896,398.72	27,122,500	276,815.00	26,845,685.00	41
24,866	181,740	34,185.81	391,250.31	883,500	18,275.00	865,225.00	42
34,044	220,735	66,608.12	834,045.59	2,610,200	87,130.00	2,523,070.00	43
975	12,381	2,984.25	161,160.25	250,000	2,500.00	247,500.00	44
1,278,763	4,793,374	1,386,739.79	23,664,755.00	59,375,345	844,303.00	58,531,042.00	
142,369	247,904	87,585.80	1,179,774.80	3,860,500	62,960.00	3,797,540.00	45
86,746	167,672	50,739.74	1,045,892.01	2,680,000	32,972.50	2,647,027.50	46
102,523	91,896	73,639.83	611,880.83	1,757,350	15,560.00	1,741,790.00	47
98,156	35,739	52,985.40	319,357.90	1,465,500	14,275.00	1,451,225.00	48
194,864	227,291	92,266.29	852,285.49	2,447,500	6,952.50	2,440,547.50	49
136,359	40,091	49,575.33	396,214.56	755,000	2,150.00	752,850.00	50
184,259	142,522	90,243.95	1,012,672.75	1,957,250	22,755.00	1,934,495.00	51
103,716	12,513	55,739.20	257,425.60	867,500	10,920.00	856,580.00	52
91,237	79,813	39,612.45	435,969.45	552,500	25,132.50	527,367.50	53
1,033,377	679,545	275,428.49	5,195,119.59	8,338,910	91,205.00	8,247,705.00	54
73,527	76,083	29,592.60	377,170.10	322,500	450.00	322,050.00	55
110,520	111,688	48,799.20	1,202,213.60	5,037,200	32,020.00	5,005,180.00	56
218,934	499,960	100,627.54	1,952,647.64	3,648,500	20,547.50	3,627,952.50	57
2,576,527	2,412,717	1,046,835.82	14,838,624.32	33,690,210	337,900.00	33,352,310.00	

No. 66.—Specie and Circulation of National

APRIL 24, 1901—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	STATES, ETC.—continued.				
58	Ohio	255	$3,561,171.91	$310,080	
59	Indiana	126	2,369,941.23	295,730	
60	Illinois	234	3,070,138.95	828,190	
61	Michigan	78	1,723,050.22	159,170	
62	Wisconsin	86	1,517,642.17	200,980	
63	Minnesota	77	1,175,575.55	70,850	
64	Iowa	207	1,885,253.34	435,870	
65	Missouri	53	396,337.00	57,660	
	Total Middle States	1,116	15,699,060.37	2,358,530	
66	North Dakota	32	168,852.50	44,440	
67	South Dakota	28	331,552.50	40,400	
68	Nebraska	101	745,610.15	48,850	
69	Kansas	114	1,072,629.50	172,370	
70	Montana	22	809,909.00	98,840	
71	Wyoming	13	232,580.00	5,880	
72	Colorado	37	1,411,891.37	197,470	
73	New Mexico	10	116,845.00	13,000	
74	Oklahoma	31	102,196.90	40,750	
75	Indian Territory	42	101,730.00	65,000	
	Total Western States	430	5,093,796.92	726,980	
76	Washington	31	2,427,122.50	25,140	
77	Oregon	23	618,777.50	8,770	
78	California	32	1,421,725.00	35,920	
79	Idaho	11	260,580.00	12,880	
80	Utah	10	930,632.70	9,640	
81	Nevada	1	11,585.00		
82	Arizona	6	244,215.00	33,000	
83	Alaska	1	20,740.00	7,000	
84	Hawaii	1	164,045.00	2,040	
	Total Pacific States	116	6,099,422.70	134,390	
	Total country banks	3,729	54,707,517.16	9,708,010	25,000
	Total United States	4,064	110,280,301.82	122,950,940	82,315,000

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

APRIL 24, 1901—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$443,055	$432,551	$238,722.41	$4,985,580.32	$14,840,045	$140,937.50	$14,699,107.50	58
255,811	419,598	138,630.94	3,479,711.17	6,336,000	99,334.50	6,236,665.50	59
334,807	598,360	230,018.49	5,061,514.44	10,976,275	97,195.00	10,879,080.00	60
134,567	203,873	100,201.33	2,320,841.55	3,836,360	49,105.00	3,787,255.00	61
136,946	267,595	103,410.22	2,226,573.39	3,373,420	27,360.00	3,346,060.00	62
88,827	136,514	82,718.25	1,554,484.80	2,493,850	28,165.00	2,465,685.00	63
243,560	478,998	140,459.02	3,184,140.36	7,854,500	68,417.50	7,786,082.50	64
72,478	93,427	35,408.13	655,310.13	1,910,300	8,665.00	1,901,635.00	65
1,710,051	2,630,916	1,069,568.79	23,478,456.16	51,620,750	519,179.50	51,101,570.50	
27,224	15,298	24,599.68	280,414.18	702,750	2,100.00	700,650.00	66
31,009	18,932	17,029.75	438,923.25	587,250	7,300.00	579,950.00	67
104,502	97,555	53,367.10	1,049,864.25	2,291,820	3,905.00	2,287,915.00	68
179,494	215,596	85,570.21	1,725,659.71	3,995,900	22,237.50	3,973,662.50	69
56,016	22,550	43,406.25	1,030,721.25	914,750	41,422.50	873,327.50	70
19,451	5,061	12,512.40	275,484.40	453,000	3,300.00	449,700.00	71
102,081	180,958	63,226.45	1,955,626.82	1,834,750	9,450.00	1,825,300.00	72
23,087	10,420	22,638.31	185,990.31	481,300	3,600.00	477,700.00	73
52,229	39,020	17,568.55	251,764.45	574,800	.....	574,800.00	74
41,301	38,827	22,999.95	269,857.95	705,400	1,010.00	704,390.00	75
636,394	644,217	362,918.65	7,464,306.57	12,541,720	94,325.00	12,447,395.00	
114,363	120,444	120,831.75	2,807,901.25	1,166,300	155,217.50	1,011,082.50	76
19,089	18,747	45,085.50	710,469.00	509,300	100,100.00	409,200.00	77
125,535	32,524	85,721.75	1,701,425.75	1,492,500	129,375.00	1,363,125.00	78
17,597	21,523	11,164.75	323,744.75	212,850	22,692.50	190,157.50	79
45,953	5,632	22,259.58	1,014,117.28	1,275,000	15,602.50	1,259,397.50	80
3,064	.....	2,486.80	17,135.80	20,500	.....	20,500.00	81
6,532	1,991	7,062.65	302,800.65	206,150	22,000.00	184,150.00	82
1,436	79	1,677.35	30,932.35	12,500	7,650.00	4,850.00	83
4,951	1,647	2,220.00	174,903.00	50,000	.....	50,000.00	84
348,520	202,587	298,510.13	7,083,429.83	4,945,100	452,637.50	4,492,462.50	
7,037,506	13,021,800	5,062,520.08	89,562,353.24	213,720,760	3,037,194.50	210,683,565.50	
9,593,379	53,893,133	7,740,938.39	386,773,692.21	322,104,940	4,902,862.00	317,202,078.00	

No. 66.—Specie and Circulation of National

JULY 15, 1901.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	CENTRAL RESERVE CITIES.				
1	New York City	43	$7,118,483.00	$56,660,870	$71,980,000
2	Chicago	12	12,417,297.50	11,605,480	
3	St. Louis	7	2,402,932.50	5,183,600	
	Total, central reserve cities	62	21,938,713.00	73,449,950	71,980,000
	OTHER RESERVE CITIES.				
4	Boston	39	1,648,215.50	7,012,470	3,765,000
5	Albany	6	484,885.00	393,000	
6	Brooklyn	5	416,203.50	312,900	
7	Philadelphia	35	1,705,216.00	5,562,890	8,670,000
8	Pittsburg	31	3,857,631.50	2,884,000	
9	Baltimore	19	604,748.00	607,080	110,000
10	Washington, D. C	11	747,237.00	931,970	
11	Savannah	2	41,000.00	11,000	
12	New Orleans	8	212,928.50	419,760	405,000
13	Louisville	8	792,620.00	172,000	
14	Houston	6	313,117.50	368,830	
15	Cincinnati	13	848,526.50	1,175,000	
16	Cleveland	18	1,773,987.50	699,980	
17	Columbus	6	394,705.00	211,500	
18	Indianapolis	6	1,283,907.50	1,090,000	
19	Detroit	6	986,042.50	166,990	165,000
20	Milwaukee	5	1,749,220.00	670,000	
21	Des Moines	4	157,229.50	32,420	
22	St. Paul	5	1,587,470.55	34,300	
23	Minneapolis	4	945,405.00	70,000	
24	Kansas City, Kans	1	103,270.00		
25	Kansas City, Mo	6	1,204,425.00	1,168,300	
26	St. Joseph	2	170,190.00	27,640	
27	Lincoln	3	89,775.00		
28	Omaha	8	845,567.50	113,000	
29	Denver	4	3,115,997.50	310,000	
30	San Francisco	5	3,682,378.00	815,100	215,000
31	Los Angeles	4	909,240.00	46,030	120,000
32	Portland, Oreg	4	975,965.00		
	Total, other reserve cities	274	31,647,104.55	25,306,160	13,450,000
	Total, all reserve cities	336	53,585,817.55	98,756,110	85,430,000
	STATES, ETC.				
33	Maine	84	1,152,755.31	86,010	
34	New Hampshire	56	461,435.66	91,270	
35	Vermont	47	442,487.28	38,260	
36	Massachusetts	207	3,493,682.87	426,010	
37	Rhode Island	42	562,650.30	151,580	
38	Connecticut	83	1,926,030.69	506,290	
	Total, New England States	519	8,039,042.11	1,299,420	
39	New York	287	3,635,985.45	1,077,530	35,000
40	New Jersey	122	1,540,564.83	657,890	
41	Pennsylvania	436	7,084,091.24	1,208,000	
42	Delaware	20	127,693.50	27,760	
43	Maryland	57	362,766.97	129,560	
44	District of Columbia	1	102,147.50	45,000	
	Total, Eastern States	923	12,853,249.49	3,145,740	35,000
45	Virginia	47	673,940.00	69,310	
46	West Virginia	46	671,347.97	122,580	
47	North Carolina	35	344,520.00	8,200	
48	South Carolina	17	138,132.00	1,690	
49	Georgia	30	323,435.65	61,580	
50	Florida	17	172,629.50	62,400	
51	Alabama	33	475,533.30	234,210	
52	Mississippi	14	74,239.15	21,300	
53	Louisiana	17	87,000.50	164,820	
54	Texas	270	2,439,769.50	852,000	
55	Arkansas	9	94,921.50	32,240	
56	Kentucky	76	803,233.50	82,860	
57	Tennessee	55	846,351.85	327,350	
	Total, Southern States	666	7,145,054.42	2,040,540	

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

JULY 15, 1901.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$96,642	$15,700,665	$651,421.13	$152,208,081.13	$31,674,950	$744,635.00	$30,930,315.00	1
211,760	4,168,489	209,057.95	28,612,084.45	6,239,950	110,120.00	6,129,830.00	2
62,046	2,455,882	22,522.47	10,126,982.97	10,450,000	43,750.00	10,406,250.00	3
370,448	22,325,036	883,001.55	190,947,148.55	48,364,900	898,505.00	47,466,395.00	
41,778	3,103,166	160,724.36	15,731,353.86	6,477,500	137,682.50	6,339,817.50	4
28,240	35,800	30,632.30	972,557.30	639,000	19,905.00	619,095.00	5
18,758	396,499	66,588.70	1,210,949.20	642,000	1,650.00	640,350.00	6
252,982	3,474,767	317,142.64	19,982,997.64	10,389,500	135,642.50	10,253,857.50	7
258,054	2,314,008	119,154.15	9,432,847.65	7,550,000	64,855.00	7,485,145.00	8
42,923	1,625,250	61,923.50	3,051,924.50	3,801,000	66,650.00	3,734,350.00	9
8,289	643,258	38,653.50	2,369,407.50	1,119,000	33,985.00	1,085,015.00	10
16,000	34,600	11,000.00	113,600.00	200,000	3,655.00	196,345.00	11
52,784	690,105	68,850.63	1,849,428.13	1,460,000	92,055.00	1,367,945.00	12
32,238	.....	21,991.20	1,018,849.20	4,161,000	6,950.00	4,154,050.00	13
141,866	203,827	50,497.75	1,078,138.25	377,500	29,200.00	348,300.00	14
99,118	742,878	37,482.88	2,903,005.38	4,584,980	248,652.50	4,336,327.50	15
141,551	259,068	56,862.28	2,931,448.78	4,460,000	200,950.00	4,259,050.00	16
36,370	231,170	21,829.25	895,574.25	604,000	.....	604,000.00	17
56,453	198,278	16,085.75	2,644,724.25	599,950	5,900.00	594,050.00	18
59,154	211,816	40,078.25	1,629,080.75	1,450,000	67,780.00	1,382,220.00	19
89,202	110,000	31,860.00	2,650,282.00	1,050,000	6,750.00	1,043,250.00	20
41,946	149,784	8,356.70	389,736.20	480,600	4,332.50	476,267.50	21
91,425	264,395	23,810.20	2,001,400.75	696,000	44,280.00	651,720.00	22
42,547	30,000	44,529.15	1,132,481.15	900,000	67,700.00	832,300.00	23
19,021	.....	2,914.45	125,205.45	700,000	.....	700,000.00	24
219,012	731,484	85,678.99	3,408,899.99	1,745,600	2,700.00	1,742,900.00	25
30,666	262,357	9,642.60	500,495.60	165,000	.....	165,000.00	26
13,762	200	7,533.15	111,270.15	260,000	.....	260,000.00	27
113,485	352,143	66,589.75	1,490,785.25	1,650,000	1,200.00	1,648,800.00	28
128,719	100,000	54,139.44	3,708,855.94	1,700,000	8,950.00	1,691,050.00	29
56,160	11,302	41,092.25	4,821,032.25	3,430,000	173,260.00	3,256,740.00	30
8,845	50,029	16,057.00	1,150,201.00	1,153,000	80,855.00	1,072,145.00	31
4,313	8,766	15,322.35	1,004,366.35	625,000	25,220.00	599,780.00	32
2,145,661	16,234,950	1,527,023.17	90,310,898.72	63,070,630	1,530,760.00	61,539,870.00	
2,516,109	38,559,986	2,410,024.72	281,258,047.27	111,435,530	2,429,265.00	109,006,265.00	
56,156	188,004	108,024.80	1,590,950.11	5,679,345	81,915.00	5,597,430.00	33
56,963	178,092	61,222.56	848,983.22	4,456,700	52,667.50	4,404,032.50	34
66,810	62,603	37,565.66	647,725.94	4,212,500	62,491.00	4,150,009.00	35
225,679	1,075,991	468,150.55	5,689,513.42	20,311,990	272,548.00	20,039,442.00	36
19,343	245,043	78,842.85	1,057,459.15	4,972,000	51,905.00	4,920,095.00	37
75,099	593,747	190,544.88	3,291,711.57	10,720,090	186,940.50	10,533,149.50	38
500,050	2,343,480	944,351.30	13,126,343.41	50,352,625	708,467.00	49,644,158.00	
356,815	956,272	429,095.16	6,490,697.61	19,712,900	338,935.00	19,373,965.00	39
114,066	1,196,622	321,139.57	3,830,282.40	8,631,250	150,150.50	8,481,099.50	40
656,281	1,881,036	562,891.23	11,392,299.47	26,109,150	264,737.00	25,844,413.00	41
33,653	203,384	35,433.73	427,924.23	883,500	17,165.00	866,335.00	42
35,544	191,474	55,880.00	775,224.97	2,620,450	54,500.60	2,565,950.00	43
2,790	15,352	1,565.00	166,854.50	250,000	.....	250,000.00	44
1,199,149	4,444,140	1,406,004.69	23,083,283.18	58,207,250	825,487.50	57,381,762.50	
128,445	203,286	81,924.90	1,156,905.90	3,938,000	71,645.00	3,866,355.00	45
87,911	190,224	52,759.07	1,124,822.04	2,777,500	50,072.50	2,727,427.50	46
91,560	100,523	56,398.43	601,201.43	1,721,350	20,950.00	1,700,400.00	47
92,109	40,832	36,326.93	309,089.93	1,450,500	11,725.00	1,438,775 00	48
161,168	138,919	83,615.86	768,718.51	2,347,500	5,052.50	2,342,447.50	49
101,830	131,213	44,031.30	512,103.80	755,000	2,800.00	752,200 00	50
154,601	172,020	84,213.06	1,120,577.36	1,957,350	4,455.00	1,952,895.00	51
76,324	13,941	61,039.90	246,844.05	867,500	11,820.00	855,680.00	52
75,293	63,786	46,570.00	437,469.50	597,750	19,922.50	577,827.50	53
1,129,945	693,905	306,047.20	5,421,666.70	8,615,310	87,685.00	8,527,625.00	54
60,446	63,599	32,825.53	284,032.03	322,500	1,700.00	320,800.00	55
100,821	126,857	59,848.10	1,173,619.60	5,018,500	41,220.00	4,977,280.00	56
173,141	389,896	95,411.08	1,832,149.93	3,654,575	25,862.50	3,628,712.50	57
2,433,594	2,329,001	1,041,011.36	14,989,200.78	34,023,335	354,910.00	33,668,425.00	

No. 66.—Specie and Circulation of National

JULY 15, 1901—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	STATES, ETC.—continued.				
58	Ohio	259	$3,681,812.71	$344,010	
59	Indiana	126	2,468,818.16	299,600	
60	Illinois	243	3,107,884.84	778,730	
61	Michigan	79	1,837,766.38	156,230	
62	Wisconsin	87	1,493,286.04	189,350	
63	Minnesota	83	1,007,508.30	81,560	
64	Iowa	216	1,970,177.74	416,170	
65	Missouri	56	415,140.00	55,880	
	Total, Middle States	1,149	15,982,394.17	2,321,530	
66	North Dakota	35	182,822.50	35,740	
67	South Dakota	30	301,272.50	49,320	
68	Nebraska	104	733,450.15	49,910	
69	Kansas	117	1,105,306.75	150,690	
70	Montana	22	805,508.25	110,390	
71	Wyoming	13	234,920.00	7,320	
72	Colorado	37	1,626,038.37	182,030	
73	New Mexico	10	130,515.00	10,000	
74	Oklahoma	38	154,944.40	45,090	
75	Indian Territory	47	123,547.50	34,200	
	Total, Western States	453	5,398,325.42	674,690	
76	Washington	31	2,170,125.00	78,630	
77	Oregon	25	656,875.00	9,730	
78	California	32	1,386,560.00	49,360	
79	Idaho	11	218,810.00	6,840	
80	Utah	10	1,000,511.50	4,760	
81	Nevada	1	11,565.00		
82	Arizona	7	261,075.00	26,060	
83	Alaska	1	25,735.00	8,000	
84	Hawaii	1	141,885.00	68,690	
	Total, Pacific States	119	5,867,141.50	252,010	
	Total, country banks	3,829	55,285,207.11	9,733,930	$35,000
	Total, United States	4,165	108,871,024.66	108,490,040	85,465,000

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

JULY 15, 1901—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$466,835	$454,870	$278,432.35	$5,225,960.06	$14,998,390	$151,192.50	$14,847,197.50	58
294,629	449,125	155,260.95	3,667,433.11	6,357,000	108,909.50	6,248,090.50	59
320,437	535,360	225,590.60	4,968,002.44	11,269,590	151,120.00	11,118,470.00	60
151,170	226,913	107,758.05	2,479,837.43	4,077,710	267,940.00	3,809,770.00	61
152,747	219,570	112,042.78	2,166,995.82	3,376,120	133,740.00	3,242,380.00	62
109,220	171,286	87,249.45	1,456,823.75	2,561,350	34,325.00	2,527,025.00	63
273,350	547,053	154,955.01	3,361,705.75	8,083,250	71,697.50	8,011,552.50	64
79,438	81,909	37,245.45	669,612.45	1,906,550	13,312.50	1,893,237.50	65
1,847,826	2,686,086	1,158,534.64	23,996,370 81	52,629,960	932,237.00	51,697,723.00	
21,677	18,974	18,556.60	277,770.10	722,250	2,950.00	719,300.00	66
36,854	34,572	20,078.65	442,097.15	587,250	8,400.00	578,850.00	67
101,814	98,271	50,852.95	1,034,298.10	2,419,330	1,515.00	2,417,815.00	68
184,701	180,645	80,275.96	1,707,618.71	4,103,900	13,945.00	4,089,955.00	69
38,529	14,101	36,353.70	1,004,881.95	964,750	66,605.00	898,145.00	70
21,896	9,824	10,058.35	284,018.35	447,000	1,350.00	445,650.00	71
96,984	228,226	61,450.60	2,194,728.97	1,834,750	3,150.00	1,831,600.00	72
29,228	19,016	23,809.25	212,568.25	481,300	4,450.00	476,850.00	73
55,099	57,586	19,436.24	332,155.64	676,350	3,250.00	673,100.00	74
45,614	39,565	20,035.58	262,962.08	764,950	7,200.00	757,750.00	75
632,396	700,780	346,907.88	7,753,099.30	13,001,830	112,815.00	12,889,015.00	
71,573	100,610	103,893.55	2,524,831.55	1,201,300	83,600.00	1,117,700.00	76
18,283	21,872	51,113.15	757,873.15	523,550	82,800.00	440,750.00	77
108,241	32,888	96,581.47	1,667,630.47	1,516,500	60,890.00	1,455,610.00	78
11,654	28,598	6,718.60	272,620.60	219,100	25,245.00	193,855.00	79
30,994	10,034	17,891.90	1,064,191.40	1,275,000	20,452.50	1,254,547.50	80
2,103	.....	3,285.15	16,953.15	20,500	.....	20,500.00	81
20,658	1,254	11,015.45	320,002.45	213,650	29,400.00	184,250.00	82
1,792	100	1,580.60	37,207.60	12,500	7,650.00	4,850.00	83
4,933	192	2,187.90	217,887.90	50,000	600.00	49,400.00	84
270,231	195,548	294,267.77	6,879,198.27	5,032,100	310,637.50	4,721,462.50	
6,883,246	12,699,035	5,191,077.64	89,827,495.75	213,247,100	3,244,554.00	210,002,546.00	
9,399,355	51,259,021	7,601,102.36	371,085,543.02	324,682,630	5,673,819.00	319,008,811.00	

No. 66.—Specie and Circulation of National

SEPTEMBER 30, 1901.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	CENTRAL RESERVE CITIES.				
1	New York City	42	$6,047,341.50	$66,092,680	$76,305,000
2	Chicago	12	13,128,105.00	14,195,940	
3	St. Louis	7	2,548,132.50	2,161,450	
	Total central reserve cities	61	21,723,579.00	82,450,070	76,305,000
	OTHER RESERVE CITIES.				
4	Boston	39	1,754,784.00	9,110,740	3,735,000
5	Albany	6	476,115.00	398,000	
6	Brooklyn	5	456,098.50	395,500	
7	Philadelphia	35	1,695,243.00	2,734,020	8,690,000
8	Pittsburg	31	3,784,652.00	3,129,930	
9	Baltimore	19	542,781.50	1,029,740	20,000
10	Washington, D. C	11	76,174.50	1,610,030	
11	Savannah	2	7,000.00	37,000	
12	New Orleans	8	138,924.00	385,790	565,000
13	Louisville	8	776,645.00	182,500	
14	Houston	6	297,501.00	440,610	
15	Cincinnati	13	540,577.50	1,345,000	
16	Cleveland	18	1,650,480.00	787,000	
17	Columbus	6	349,275.00	254,500	
18	Indianapolis	6	1,391,490.00	1,150,000	
19	Detroit	6	1,042,820.00	146,990	115,000
20	Milwaukee	5	1,513,660.00	650,000	
21	Des Moines	4	155,805.00	95,500	
22	St. Paul	5	1,385,500.80	52,800	
23	Minneapolis	4	916,671.50	70,000	
24	Kansas City, Kans	1	90,515.00		
25	Kansas City, Mo	6	1,402,631.50	945,860	
26	St. Joseph	2	162,162.50	33,920	
27	Lincoln	3	142,155.00		
28	Omaha	8	1,051,450.00	260,000	
29	Denver	4	3,135,302.50	315,000	
30	San Francisco	5	3,642,937.50	980	310,000
31	Los Angeles	5	884,640.00	69,120	104,000
32	Portland, Oreg	4	1,235,880.00		
	Total other reserve cities	275	30,699,872.30	25,630,530	13,539,000
	Total all reserve cities	336	52,423,451.30	108,080,600	89,844,000
	STATES, ETC.				
33	Maine	84	1,168,083.97	84,270	
34	New Hampshire	56	444,310.29	86,370	
35	Vermont	47	434,691.94	50,760	
36	Massachusetts	208	3,305,307.76	422,470	
37	Rhode Island	38	526,023.50	161,280	
38	Connecticut	83	1,927,833.78	447,010	
	Total New England States	516	7,806,251.24	1,252,160	
39	New York	288	3,615,206.10	978,710	10,000
40	New Jersey	124	1,443,991.27	604,810	
41	Pennsylvania	445	7,073,075.49	1,196,900	
42	Delaware	21	108,449.00	35,300	
43	Maryland	58	384,650.07	158,640	
44	District of Columbia	1	23,782.00	125,000	
	Total Eastern States	937	12,649,153.93	3,099,360	10,000
45	Virginia	47	630,271.50	71,650	
46	West Virginia	46	604,837.22	98,290	
47	North Carolina	36	338,997.50	10,720	
48	South Carolina	17	90,573.50	1,400	
49	Georgia	30	294,196.00	79,280	
50	Florida	17	151,462.80	66,600	
51	Alabama	35	437,140.50	203,620	
52	Mississippi	14	75,971.65	20,500	
53	Louisiana	18	81,213.00	131,200	
54	Texas	278	2,240,302.05	829,280	
55	Arkansas	10	99,400.00	19,260	
56	Kentucky	76	803,168.00	84,170	
57	Tennessee	55	699,472.20	294,000	
	Total Southern States	679	6,547,005.92	1,909,970	

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

SEPTEMBER 30, 1901.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$81,439	$13,206,807	$621,110.07	$162,354,377.57	$31,857,440	$1,202,700.00	$30,654,740.00	1
234,889	4,324,059	212,264.30	32,095,257.30	6,239,950	121,240.00	6,118,710.00	2
59,968	2,067,977	18,825.50	6,856,353.00	12,400,000	85,902.50	12,314,097.50	3
376,296	19,598,843	852,199.87	201,305,987.87	50,497,390	1,409,842.50	49,087,547.50	
40,544	2,948,786	146,886.77	17,736,740.77	6,427,500	92,362.50	6,335,137.50	4
16,536	39,550	42,274.40	972,475.40	639,000	14,955.00	624,045.00	5
15,700	417,994	57,685.82	1,342,978.32	642,000	4,450.00	637,550.00	6
220,516	2,900,875	290,296.01	16,530,950.01	10,389,500	62,967.50	10,326,532.50	7
227,295	1,903,911	132,418.30	9,178,206.30	7,550,000	39,565.00	7,510,435.00	8
44,516	1,293,144	81,839.85	2,922,021.35	3,324,000	53,510.00	3,270,490.00	9
8,303	563,492	40,428.55	2,298,428.05	1,119,000	5,525.00	1,113,475.00	10
23,000	26,104	9,800.00	102,904.00	200,000	5.00	199,995.00	11
61,039	841,985	35,166.30	2,027,904.30	1,760,000	18,455.00	1,741,545.00	12
45,746	4,000	26,305.68	1,035,196.68	4,161,000	1,700.00	4,159,300.00	13
52,559	195,119	31,233.65	1,017,022.65	427,500	38,050.00	389,450.00	14
95,827	493,343	32,932.11	2,507,679.61	4,604,980	149,002.50	4,455,977.50	15
194,701	178,370	59,934.50	2,870,485.50	4,710,000	20,350.00	4,689,650.00	16
51,003	253,556	14,715.15	923,049.15	604,000	.....	604,000.00	17
50,698	190,063	19,397.45	2,801,648.45	699,950	.....	699,950.00	18
67,007	160,311	27,155.50	1,559,283.50	1,450,000	45,770.00	1,404,230.00	19
84,467	91,000	38,119.00	2,377,246.00	1,050,000	21,700.00	1,028,300.00	20
41,033	62,217	10,820.65	365,375.65	480,600	4,002.50	476,597.50	21
28,585	86,668	34,833.40	1,588,387.20	696,000	44,280.00	651,720.00	22
36,370	25,000	20,255.65	1,068,297.15	900,000	25,250.00	874,750.00	23
12,826	.....	6,881.10	110,222.10	700,000	9,000.00	691,000.00	24
177,762	1,342,717	70,515.72	3,939,486.22	1,845,600	90,600.00	1,755,000.00	25
33,533	283,314	10,612.30	523,541.80	165,000	.....	165,000.00	26
10,490	3,641	11,438.20	167,724.20	260,000	.....	260,000.00	27
125,145	358,307	75,554.60	1,870,456.60	1,650,000	.....	1,650,000.00	28
44,360	130,004	23,124.27	3,647,790.77	1,700,000	5,700.00	1,694,300.00	29
59,637	10,617	48,590.15	4,072,761.65	3,500,000	402.50	3,499,597.50	30
17,788	125,001	28,323.35	1,228,872.35	1,209,950	75,005.00	1,134,945.00	31
18,360	12,691	21,497.80	1,288,428.80	625,000	41,640.00	583,360.00	32
1,905,346	14,851,780	1,449,036.23	88,075,564.53	63,490,580	864,247.50	62,626,332.50	
2,281,642	34,450,623	2,301,236.10	289,381,552.40	113,987,970	2,274,090.00	111,713,880.00	
59,488	164,335	84,376.88	1,560,553.85	5,704,350	64,214.50	5,640,135.50	33
46,483	169,879	63,920.66	810,962.95	4,456,700	52,572.50	4,404,127.50	34
122,005	67,982	40,936.58	716,375.52	4,212,500	43,236.00	4,169,264.00	35
208,915	1,025,952	412,298.55	5,374,943.31	19,968,990	210,310.50	19,758,679.50	36
15,031	193,551	76,049.26	971,934.76	4,682,000	63,815.00	4,618,185.00	37
86,266	493,301	156,240.61	3,110,651.39	10,720,100	125,753.00	10,594,347.00	38
538,188	2,115,000	833,822.54	12,545,421.78	49,744,640	559,901.50	49,184,738.50	
363,756	794,576	423,838.87	6,186,086.97	19,642,895	251,992.50	19,390,902.50	39
115,085	1,083,972	332,564.23	3,580,422.50	8,738,250	92,232.50	8,646,017.50	40
622,888	2,008,290	545,609.98	11,446,763.47	26,123,900	261,262.00	25,862,638.00	41
26,261	183,579	32,211.48	385,800.48	890,500	15,255.00	875,245.00	42
28,823	195,468	58,923.55	826,504.62	2,652,250	55,395.00	2,596,855.00	43
678	5,255	2,895.75	157,610.75	250,000	4,300.00	245,700.00	44
1,157,491	4,271,140	1,396,043.86	22,583,188.79	58,297,795	680,437.00	57,617,358.00	
105,591	251,745	63,034.94	1,122,292.44	4,003,000	34,250.00	3,968,750.00	45
68,364	120,553	48,172.90	940,217.12	2,838,750	26,257.50	2,812,492.50	46
69,455	52,762	52,725.21	524,659.71	1,727,600	23,010.00	1,704,590.00	47
80,466	50,806	33,466.50	256,712.00	1,500,500	11,315.00	1,489,185.00	48
134,608	172,199	61,983.04	742,266.04	2,347,500	2,702.50	2,344,797.50	49
91,995	88,949	57,167.19	456,173.99	755,000	3,050.00	751,950.00	50
117,616	220,557	66,486.15	1,045,419.65	1,994,850	3,065.00	1,991,785.00	51
53,240	18,600	44,037.90	212,349.55	867,500	1,460.00	866,040.00	52
52,526	67,439	34,311.05	366,689.05	640,250	1,402.50	638,847.50	53
1,032,920	693,487	255,456.24	5,051,445.29	8,730,210	17,540.00	8,712,670.00	54
16,938	36,745	13,967.41	186,310.41	341,250	3,600.00	337,650.00	55
95,035	92,222	50,073.21	1,125,668.21	5,058,500	32,550.00	5,025,950.00	56
154,724	272,147	98,660.34	1,519,003.54	3,652,250	20,317.50	3,631,932.50	57
2,073,478	2,139,211	879,542.08	13,549,207.00	34,457,160	180,520.00	34,276,640.00	

No. 66.—Specie and Circulation of National

SEPTEMBER 30, 1901—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	STATES, ETC.—continued.				
58	Ohio	259	$3,680,991.44	$403,390	
59	Indiana	129	2,466,731.77	367,190	
60	Illinois	243	3,038,156.44	769,480	
61	Michigan	79	1,886,520.02	134,440	
62	Wisconsin	89	1,533,093.52	207,120	
63	Minnesota	86	1,123,525.55	109,560	
64	Iowa	217	1,906,193.14	420,380	
65	Missouri	56	428,480.50	57,370	
	Total Middle States	1,158	16,063,692.38	2,468,930	
66	North Dakota	35	166,368.00	51,240	
67	South Dakota	34	278,087.50	49,990	
68	Nebraska	105	719,605.05	45,600	
69	Kansas	118	1,121,686.25	175,700	
70	Montana	22	801,652.00	104,410	
71	Wyoming	14	200,719.50	7,820	
72	Colorado	37	1,540,738.37	213,710	
73	New Mexico	10	136,735.00	8,000	
74	Oklahoma	46	209,786.90	82,040	
75	Indian Territory	53	135,730.46	58,260	
	Total Western States	474	5,311,109.03	796,770	
76	Washington	30	2,432,715.00	48,600	
77	Oregon	25	619,725.00	7,130	
78	California	34	1,409,350.00	36,170	
79	Idaho	12	254,350.00	11,380	
80	Utah	10	824,422.20	7,320	
81	Nevada	1	15,840.00		
82	Arizona	7	211,310.00	17,000	
83	Alaska	1	26,500.00	2,500	
84	Hawaii *a*	1	141,885.00	68,690	
	Total Pacific States	121	5,936,097.20	198,790	
	Total country banks	3,885	54,313,309.70	9,725,980	$10,000
	Total United States	4,221	106,736,761.00	117,806,580	89,854,000

a Figures from statement of July 15, 1901.

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

SEPTEMBER 30, 1901—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
$354,568	$442,703	$218,485.06	$5,100,137.50	$15,016,540	$113,162.50	$14,903,377.50	58
218,861	395,750	142,547.22	3,591,079.99	6,543,250	103,299.50	6,439,950.50	59
354,811	521,812	257,572.85	4,941,832.29	11,432,145	130,720.00	11,301,425.00	60
137,437	222,115	120,950.96	2,501,462.98	4,162,360	23,685.00	4,138,675.00	61
148,407	235,550	129,068.67	2,253,239.19	3,388,620	26,790.00	3,361,830.00	62
100,956	159,898	80,927.44	1,574,866.99	2,648,600	25,605.00	2,622,995.00	63
256,845	511,671	148,864.83	3,243,953.97	8,115,750	41,145.00	8,074,605.00	64
94,375	77,159	37,806.25	695,190.75	2,115,180	17,367.50	2,097,812.50	65
1,666,260	2,566,658	1,136,223.28	23,901,763.66	53,422,445	481,774.50	52,940,670.50	
22,391	38,333	20,087.85	298,419.85	735,000	1,650.00	733,350.00	66
28,280	45,433	17,188.95	418,979.45	621,250	7,300.00	613,950.00	67
105,390	94,643	47,387.90	1,012,625.95	2,429,370	5,455.00	2,423,915.00	68
194,016	208,188	91,792.90	1,791,383.15	4,313,405	11,670.00	4,301,735.00	69
39,186	37,415	40,800.70	1,023,463.70	1,014,750	88,405.00	926,345.00	70
16,108	6,663	13,800.40	245,110.90	447,000	1,600.00	445,400.00	71
114,455	161,302	64,265.73	2,094,471.10	1,834,750	8,000.00	1,826,750.00	72
28,132	7,700	24,948.86	205,515.86	483,800	5,600.00	478,200.00	73
87,956	85,894	39,516.14	595,193.04	758,950	12,750.00	746,200.00	74
64,945	60,459	21,807.11	341,201.57	825,000	100.00	824,900.00	75
700,859	746,030	381,596.54	7,936,364.57	13,463,275	142,530.00	13,320,745.00	
63,501	101,493	78,827.64	2,725,136.64	1,204,800	99,607.00	1,105,193.00	76
21,295	16,358	50,449.10	714,957.10	523,550	38,270.00	485,280.00	77
79,974	22,841	70,184.64	1,618,519.64	1,554,000	71,960.00	1,482,040.00	78
9,888	32,227	8,498.20	316,343.20	225,400	26,395.00	199,005.00	79
30,387	4,603	14,604.30	881,336.50	1,275,000	3,002.50	1,271,997.50	80
603	.....	1,535.40	17,978.40	20,500	500.00	20,000.00	81
20,982	686	11,931.55	261,909.55	213,650	21,350.00	192,300.00	82
478	287	539.00	30,304.00	12,500	8,150.00	4,350.00	83
4,933	192	2,187.90	217,887.90	50,000	600.00	49,400.00	84
232,041	178,687	238,757.73	6,784,372.93	5,079,400	269,834.50	4,809,565.50	
6,368,317	12,016,726	4,865,986.03	87,300,318.73	214,464,715	2,314,997.50	212,149,717.50	
8,649,959	46,467,349	7,167,222.13	376,681,871.13	328,452,685	4,589,087.50	323,863,597.50	

No. 67.—Gold, Silver, Coin Certificates, Legal Tenders, and Currency January 20, 1877,

No.	Dates.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	1877.			
1	January 20	$7,442,340	$39,111,780	.....
2	April 14	6,475,354	16,999,580	.....
3	June 22	5,306,263	12,179,520	.....
4	October 1	4,869,656	14,088,460	.....
5	December 28	5,506,556	23,100,920	.....
	1878.			
6	March 15	9,213,351	40,398,170	.....
7	May 1	8,507,059	32,657,480	.....
8	June 29	8,191,952	16,021,460	.....
9	October 1	9,086,518	16,209,460	.....
10	December 6	12,070,092	16,246,360	.....
	1879.			
11	January 1	18,833,580	16,205,620	.....
12	April 4	20,559,395	14,060,240	.....
13	June 14	21,530,846	13,975,600	.....
14	October 2	23,629,718	13,557,520	.....
15	December 12	60,104,792	13,332,860	.....
	1880.			
16	February 21	37,756,021	8,238,600	$38,090,000
17	April 23	39,599,469	7,380,000	33,538,000
18	June 11	43,622,510	8,439,560	41,087,000
19	October 1	47,508,472	7,175,560	48,167,000
20	December 31	56,131,943	7,557,200	36,053,000
	1881.			
21	March 11	53,916,465	5,523,400	38,461,000
22	May 6	65,002,542	5,351,300	44,194,000
23	June 30	60,043,276	5,137,500	56,030,000
24	October 1	58,910,369	5,221,800	43,090,000
25	December 31	62,783,387	4,621,500	38,332,000
	1882.			
26	March 11	59,485,006	4,609,700	37,987,000
27	May 19	59,885,129	4,505,100	39,581,000
28	July 1	58,371,599	4,440,400	41,132,000
29	October 3	55,003,663	4,594,300	34,986,000
30	December 30	47,091,033	22,651,770	28,235,000
	1883.			
31	March 13	46,543,644	15,340,440	27,239,000
32	May 1	47,584,784	21,013,490	25,487,000
33	June 22	44,863,816	32,791,590	27,369,000
34	October 2	45,807,457	27,012,600	24,750,000
35	December 31	46,404,061	28,555,260	27,043,000
	1884.			
36	March 7	51,091,689	27,660,450	30,837,000
37	April 24	51,064,871	26,486,120	25,317,000
38	June 20	50,145,738	26,637,110	20,900,000
39	September 30	50,876,067	47,217,340	19,092,000
40	December 20	53,939,911	50,559,910	22,231,000
	1885.			
41	March 10	58,796,463	70,250,860	24,364,000
42	May 6	62,392,112	77,412,160	24,149,000
43	July 1	66,559,947	74,816,920	24,199,000
44	October 1	65,196,781	72,986,340	*a* 25,294,000
45	December 24	70,107,747	59,611,840	26,634,000
	1886.			
46	March 1	74,262,790	62,377,500	25,115,000
47	June 3	77,663,587	41,446,430	26,867,000
48	August 27	71,249,234	41,339,220	25,706,000
49	October 7	71,682,807	48,426,920	24,520,000
50	December 28	72,855,405	55,259,260	24,926,000

a Of which $1,820,000 is clearing house coin certificates.

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM TO SEPTEMBER 30, 1901.

Silver coin.	Silver Treasury certificates.	Fractional silver coin.	Total specie.	Legal-tender notes.	United States certificates of deposit for legal-tender notes.	Total lawful money.	No.
$3,155,147	.....	.....	$49,709,267	$72,689,710	$25,470,000	$147,868,977	1
3,597,979	.....	.....	27,072,913	72,351,573	32,000,000	131,424,486	2
3,850,213	.....	.....	21,335,996	78,004,386	44,410,000	143,750,382	3
3,700,704	.....	.....	22,658,820	66,920,684	33,410,000	122,989,504	4
4,300,274	.....	.....	32,907,750	70,568,248	26,515,000	129,990,998	5
5,118,037	.....	.....	54,729,558	64,034,972	20,605,000	139,369,530	6
4,859,217	.....	.....	46,023,756	67,245,975	20,995,000	134,264,731	7
5,038,057	.....	.....	29,251,469	71,643,402	36,905,000	137,799,871	8
5,387,728	$4,900	.....	30,688,606	64,428,600	32,690,000	127,807,206	9
5,889,228	149,570	.....	34,355,250	64,672,762	32,520,000	131,548,012	10
6,428,917	31,640	.....	41,499,757	70,561,233	28,915,000	140,975,990	11
6,484,538	44,390	.....	41,148,563	64,461,231	21,885,000	127,494,794	12
6,770,171	56,670	.....	42,333,287	67,059,152	25,160,000	134,552,439	13
4,919,343	67,150	.....	42,173,731	69,196,696	26,770,000	138,140,427	14
4,902,309	228,080	.....	78,568,041	54,725,096	11,295,000	144,588,137	15
5,062,090	295,340	.....	89,442,051	55,229,408	10,760,000	155,431,459	16
5,416,403	495,860	.....	86,429,732	61,059,175	7,870,000	155,358,907	17
5,862,035	495,400	.....	99,506,505	64,480,717	12,500,000	176,487,222	18
5,330,357	1,165,120	.....	109,346,509	56,640,458	7,655,000	173,641,967	19
5,976,558	1,454,200	.....	107,172,901	59,216,934	6,150,000	172,539,835	20
6,250,370	1,004,960	.....	105,156,439	52,156,439	6,110,000	163,422,878	21
6,820,380	1,260,340	....	122,628,562	62,516,296	8,045,000	193,189,858	22
6,482,561	945,590	.....	128,638,927	58,728,713	9,540,000	196,907,640	23
5,450,387	1,662,180	.....	114,334,736	53,158,441	6,740,000	174,233,177	24
6,800,512	1,143,240	.....	113,680,639	60,114,387	7,920,000	181,715,026	25
6,700,325	1,202,080	....	109,984,111	56,633,572	9,445,000	176,062,683	26
7,233,758	1,202,020	.....	112,407,007	65,979,013	10,385,000	188,771,020	27
6,896,223	854,040	.....	111,694,262	64,019,518	11,045,000	186,758,780	28
6,466,215	1,807,600	.....	102,857,778	63,313,517	8,645,000	174,816,295	29
6,984,896	1,464,460	.....	106,427,159	68,478,421	8,475,000	183,380,580	30
6,910,472	1,928,810	.....	97,962,366	60,848,068	8,405,000	167,215,434	31
6,963,732	2,558,260	.....	103,607,266	68,256,468	8,420,000	180,283,734	32
7,208,858	3,121,130	.....	115,354,394	73,832,458	10,645,000	199,831,852	33
7,594,896	2,653,030	.....	107,817,983	70,682,997	9,960,000	188,460,980	34
8,470,647	3,803,190	.....	114,276,158	80,559,796	10,840,000	205,675,954	35
8,961,408	3,529,580	.....	122,080,127	75,847,095	14,045,000	211,972,222	36
9,141,466	2,735,250	.....	114,744,707	77,712,628	11,975,000	204,432,335	37
9,117,834	2,861,000	.....	109,661,682	76,917,212	9,870,000	196,448,894	38
8,092,557	3,331,510	.....	128,609,474	77,044,659	14,200,000	219,854,133	39
7,985,488	5,030,770	.....	139,747,079	76,369,555	19,040,000	235,156,634	40
9,188,060	4,516,490	.....	167,115,873	71,017,322	22,760,000	260,893,195	41
9,327,047	4,135,100	.....	177,415,419	77,336,999	19,135,000	273,887,418	42
8,897,555	3,139,070	.....	177,612,492	79,701,352	22,920,000	280,233,844	43
6,322,832	2,274,650	$2,797,969	174,872,572	69,738,119	18,800,000	263,410,691	44
5,303,288	1,637,340	2,060,137	165,354,352	67,585,466	11,765,000	244,704,818	45
6,029,733	1,502,960	2,327,936	171,615,919	67,014,886	12,430,000	251,060,805	46
6,757,263	1,812,290	2,913,305	157,459,875	79,656,783	11,850,000	248,966,658	47
6,209,600	1,820,770	2,675,668	149,000,492	64,039,751	8,115,000	221,155,243	48
6,465,792	2,610,652	2,681,525	156,387,696	62,812,322	5,855,000	225,055,018	49
7,463,152	3,690,225	2,789,514	166,983,556	67,739,828	6,195,000	240,918,384	50

No. 67.—Gold, Silver, Coin Certificates, Legal Tenders, and Currency January 20, 1877, to

No.	Dates.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	1887.			
51	March 4	$73,503,962	$59,245,100	$24,590,000
52	May 13	73,864,674	56,387,010	21,489,000
53	August 1	74,093,439	54,274,940	24,044,000
54	October 5	73,782,489	53,961,690	23,981,000
55	December 7	73,677,377	44,341,120	25,485,000
	1888.			
56	February 14	74,317,628	55,230,020	26,246,000
57	April 30	74,921,740	54,604,280	24,050,000
58	June 30	74,825,782	68,761,930	20,884,000
59	October 4	70,222,886	79,883,810	10,385,000
60	December 12	70,825,188	75,334,420	7,399,000
	1889.			
61	February 26	73,751,134	78,861,210	7,619,000
62	May 13	74,597,566	78,256,120	9,614,000
63	July 12	73,907,610	69,517,790	8,744,000
64	September 30	71,601,530	66,010,950	7,375,000
65	December 11	71,910,468	64,902,260	12,506,000
	1890.			
66	February 28	72,286,957	77,467,560	4,958,000
67	May 17	72,601,180	74,776,720	5,708,000
68	July 18	73,989,093	72,968,100	4,463,000
69	October 2	74,664,828	93,335,600	3,469,000
70	December 19	77,325,784	82,569,980	3,036,000
	1891.			
71	February 26	82,050,500	83,697,900	4,913,000
72	May 4	82,891,099	75,314,460	6,424,000
73	July 9	87,695,142	63,910,310	6,706,000
74	September 25	84,464,347	60,173,670	7,300,000
75	December 2	84,200,590	85,091,060	7,689,000
	1892.			
76	March 1	88,426,189	97,841,160	8,066,000
77	May 17	95,104,914	96,656,060	8,530,000
78	July 12	96,723,083	85,530,100	8,498,000
79	September 30	95,021,953	71,050,180	7,860,000
80	December 9	94,754,328	73,118,480	6,237,000
	1893.			
81	March 6	99,857,235	69,198,790	4,939,000
82	May 4	101,006,532	62,783,410	5,073,000
83	July 12	95,799,862	50,550,100	4,285,000
84	October 3	129,740,438	47,522,510	5,080,000
85	December 19	143,928,989	52,274,100	7,305,000
	1894.			
86	February 28	124,904,826	66,456,110	7,825,000
87	May 4	128,180,159	41,928,330	34,721,000
88	July 18	125,051,677	40,560,490	34,023,000
89	October 2	125,020,291	37,810,940	34,096,000
90	December 19	119,898,047	29,677,720	31,219,000
	1895.			
91	March 5	120,855,576	25,400,860	31,904,000
92	May 7	123,258,437	23,182,950	30,823,000
93	July 11	117,476,837	22,425,600	31,315,000
94	September 28	110,378,360	21,525,930	31,021,000
95	December 13	113,843,401	20,936,030	33,465,000
	1896.			
96	February 28	108,165,901	20,935,130	27,793,000
97	May 7	105,938,780	21,383,020	30,440,000
98	July 14	110,133,160	20,336,400	31,384,000
99	October 6	114,921,270	19,706,620	26,096,000
100	December 17	118,631,050	19,192,210	43,197,000
	1897			
101	March 9	118,809,396	19,725,360	49,770,000
102	May 14	119,609,201	19,426,050	51,361,000
103	July 23	119,467,606	16,792,990	57,426,000
104	October 5	118,856,207	17,513,900	59,525,000
105	December 17	119,717,644	19,484,500	67,861,000

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM SEPTEMBER 30, 1901—Continued.

Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total specie.	Legal-tender notes.	United States certificates of deposit for legal-tender notes.	Total lawful money.	No.
$7,517,343	$3,667,608	$3,154,893	$171,678,906	$66,228,158	$7,645,000	$245,552,064	51
7,139,180	5,121,188	3,314,613	167,315,665	79,595,088	8,025,000	254,935,753	52
6,343,213	3,535,479	2,813,139	165,104,210	74,477,342	7,810,000	247,391,552	53
6,683,368	3,961,380	2,715,527	165,085,454	73,751,255	6,190,000	245,026,709	54
7,724,334	5,029,545	2,983,267	159,240,643	75,361,975	6,165,000	240,767,618	55
7,835,028	6,945,275	3,256,663	173,830,614	82,317,670	10,120,000	266,268,284	56
7,569,827	7,813,657	3,114,507	172,074,011	83,574,210	9,330,000	264,978,221	57
6,906,432	7,094,854	2,819,278	181,292,276	81,995,643	12,315,000	275,602,919	58
7,051,931	7,298,298	3,255,891	178,097,816	81,099,461	8,955,000	268,152,277	59
7,086,626	8,812,844	3,276,200	172,734,278	82,555,060	9,220,000	264,509,338	60
6,990,879	10,863,380	4,199,200	182,284,803	88,624,860	13,785,000	284,694,663	61
6,700,739	11,955,291	4,052,735	185,176,451	97,838,385	13,355,000	296,369,836	62
6,786,730	12,452,057	4,495,682	175,903,869	97,456,832	14,890,000	288,250,701	63
5,543,006	10,067,062	3,728,901	164,326,449	86,752,093	12,945,000	264,023,542	64
6,459,483	11,222,004	4,089,243	171,089,458	84,490,894	9,045,000	264,625,352	65
7,294,424	14,761,061	4,778,136	181,546,138	86,551,602	8,830,000	276,927,740	66
6,098,007	15,002,127	3,979,460	178,165,494	88,088,992	8,135,000	274,389,486	67
6,793,752	15,865,318	4,524,801	178,604,064	92,480,469	9,825,000	280,909,533	68
6,489,534	13,629,284	4,320,613	195,908,859	80,604,731	6,155,000	282,668,590	69
7,229,637	15,484,038	4,417,567	190,063,006	82,177,126	5,760,000	278,000,132	70
8,231,195	17,397,259	4,950,509	201,240,363	89,400,399	11,655,000	302,295,762	71
7,448,417	18,272,781	4,588,654	194,939,411	96,375,249	11,515,000	302,829,660	72
7,631,470	19,802,695	5,023,920	190,769,537	100,399,811	18,845,000	310,014,348	73
6,348,573	20,409,735	4,818,751	183,515,076	97,615,608	15,720,000	296,850,684	74
7,152,798	18,816,462	4,948,125	207,898,035	93,854,354	8,765,000	310,517,389	75
7,304,242	22,954,656	5,555,721	230,147,968	99,445,735	24,080,000	353,673,703	76
7,259,640	26,040,211	5,453,283	239,044,108	107,981,402	26,405,000	373,430,510	77
7,466,596	25,523,399	5,579,302	229,320,480	113,915,016	23,115,000	366,350,496	78
6,785,084	22,993,451	5,405,711	209,116,379	104,267,945	13,995,000	327,379,324	79
7,593,084	22,556,689	5,635,680	209,895,261	102,276,335	6,470,000	318,641,596	80
7,212,800	21,695,114	5,438,877	208,341,816	90,935,774	14,675,000	313,952,590	81
7,615,574	24,603,511	6,140,115	207,222,142	103,511,163	12,130,000	322,863,305	82
7,380,457	22,626,180	6,119,574	186,761,173	95,833,677	6,660,000	289,254,850	83
7,965,844	28,385,889	6,009,179	224,703,860	114,709,352	7,020,000	346,433,212	84
7,530,135	34,776,253	5,439,171	251,253,648	131,626,759	31,255,000	414,135,407	85
7,741,205	43,181,166	6,058,278	256,166,585	142,768,676	35,045,000	433,980,261	86
7,489,931	41,580,654	6,041,850	259,941,924	146,131,292	46,030,000	452,103,216	87
7,016,489	38,075,412	5,943,584	250,670,652	138,216,318	50,045,000	438,931,970	88
6,116,354	28,784,897	5,422,172	237,250,654	120,544,028	45,100,000	402,894,682	89
6,954,778	29,743,446	5,548,232	218,041,223	119,513,472	37,090,000	374,644,695	90
7,263,610	29,550,637	5,956,959	220,931,642	113,281,622	31,655,000	365,868,264	91
7,245,537	28,519,277	5,617,399	218,646,600	118,529,158	26,930,000	361,105,758	92
7,248,059	30,127,457	5,834,241	214,427,194	123,185,172	15,330,000	382,942,366	93
5,505,459	22,914,189	4,892,382	196,237,311	93,946,685	49,920,000	340,103,996	94
6,984,382	25,878,323	5,605,274	206,712,410	99,209,423	31,440,000	337,361,833	95
7,406,130	25,869,370	5,847,928	196,017,459	112,507,513	28,735,000	337,259,972	96
7,285,043	31,512,287	5,814,316	202,373,446	118,971,652	28,035,000	349,380,098	97
6,867,060	29,495,375	5,619,454	203,835,449	113,213,290	27,165,000	344,213,739	98
6,721,871	28,057,695	5,305,176	200,808,632	110,494,730	31,840,000	343,143,362	99
6,975,625	32,144,649	5,400,174	225,540,709	118,893,612	37,080,000	381,514,321	100
7,198,522	32,864,502	5,581,082	233,948,862	118,637,852	67,695,000	420,281,714	101
6,948,233	33,175,176	5,556,723	236,076,383	120,554,992	53,590,000	410,221,375	102
6,853,275	34,626,625	5,756,105	240,922,601	126,511,020	46,085,000	413,518,621	103
6,476,504	31,593,302	5,422,788	239,387,702	107,219,929	42,275,000	388,882,631	104
7,509,247	31,752,596	5,898,565	252,163,552	112,564,875	45,840,000	410,568,427	105

No. 67.—Gold, Silver, Coin Certificates, Legal Tenders, and Currency January 20, 1877, to

No.	Dates.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	United States certificates for gold deposited.
	1898.				
106	February 18	$125,710,167	$18,062,350	$79,083,000	.....
107	May 5	131,081,263	18,230,690	118,333,000	.....
108	July 14	132,888,037	18,457,340	133,576,000	.....
109	September 20	127,990,556	18,323,870	104,356,000	.....
110	December 1	129,009,745	17,586,450	134,879,000	.....
	1899.				
111	February 4	134,336,296	17,669,500	169,910,000	.....
112	April 15	133,190,652	17,708,880	166,311,000	.....
113	June 30	137,690,618	23,152,390	148,495,000	.....
114	September 7	117,082,951	41,389,130	133,140,500	.....
115	December 2	103,052,570	70,986,670	100,648,000	.....
	1900.				
116	February 13	104,882,872	93,611,360	90,887,000	.....
117	April 26	104,624,499	100,989,330	92,070,000	.....
118	June 29	102,834,447	101,263,430	91,023,500	.....
119	September 5	103,750,172	115,018,140	93,390,000	.....
120	December 13	107,561,080	102,269,910	91,789,000	.....
	1901.				
121	February 5	110,369,107	133,447,930	89,154,000	.....
122	April 24	110,280,301	122,950,940	82,315,000	$3,760,000
123	July 15	108,871,024	108,490,040	85,465,000	4,785,000
124	September 30	106,736,761	117,806,580	89,854,000	11,855,000

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM SEPTEMBER 30, 1901—Continued.

Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total specie.	Legal-tender notes.	United States certificates of deposit for legal-tender notes.	Total lawful money.	No.
7,459,428	$34,964,239	$6,098,741	$271,377,925	$120,265,185	$49,250,000	$440,893,110	106
8,100,544	35,316,796	6,120,479	317,182,772	119,058,681	23,975,000	460,216,453	107
7,963,587	36,458,014	6,334,152	335,677,130	114,914,997	20,385,000	470,977,127	108
6,861,433	30,679,950	5,662,349	293,874,158	110,038,300	16,810,000	420,722,458	109
8,012,695	32,700,654	6,412,167	328,600,711	117,845,702	17,905,000	464,351,413	110
8,151,429	35,359,818	6,416,452	371,843,494	116,003,066	21,140,000	508,986,560	111
8,246,829	32,193,899	6,511,293	364,162,553	110,235,423	19,820,000	493,417,975	112
8,361,974	32,578,638	6,543,426	356,822,046	116,337,935	18,590,000	491,749,981	113
7,998,538	32,458,505	6,501,758	338,571,383	111,214,651	16,540,000	466,326,034	114
7,569,649	26,356,766	6,211,721	314,825,376	101,675,795	13,055,000	429,556,171	115
8,798,952	34,132,389	7,265,251	339,587,824	122,466,493	[a]14,500,000	476,554,317	116
9,053,551	44,049,035	7,264,654	358,051,069	139,838,063	6,360,000	504,249,132	117
9,236,232	44,437,981	7,218,119	356,013,709	143,755,522	3,195,000	502,964,231	118
8,782,306	45,243,559	7,144,233	373,328,410	145,046,493	2,085,000	520,459,903	119
9,748,534	40,763,675	7,540,024	359,672,224	141,284,945	850,000	501,807,168	120
10,436,238	48,533,778	8,015,090	399,956,143	152,386,332	.....	552,342,475	121
9,593,379	53,893,133	7,740,938	386,773,692	159,324,246	.....	549,857,938	122
9,399,355	51,259,021	7,601,102	371,085,543	164,929,624	.....	540,800,167	123
8,649,959	46,467,349	7,167,222	376,681,871	151,018,751	.....	539,555,622	124

[a] The act allowing these certificates to be counted as a part of the lawful money reserve was repealed March 14, 1900.

No. 68.—SPECIE HELD BY THE NATIONAL BANKS IN NEW YORK CITY ON DATES INDICATED AND AVERAGES IN 1891 TO 1901, INCLUSIVE.

Date.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.
1891.							
February 26	$7,718,627.00	$55,281,820	.....	$201,583	$6,179,423	$360,556.50	$69,742,009.50
May 4	8,107,789.75	44,632,560	.....	154,651	5,351,752	347,541.27	58,594,294.02
July 9	10,015,721.18	38,298,120	.....	138,750	6,719,853	380,765.38	55,553,209.56
September 25	9,845,117.00	37,523,360	.....	155,216	5,371,631	401,567.49	53,796,891.49
December 2	10,105,262.85	61,149,670	.....	159,033	4,374,900	368,310.31	76,157,176.16
Average	9,158,503.55	47,377,106	.....	161,846	5,699,512	371,748.19	62,768,716.14
1892.							
March 1	11,918,329.00	70,144,740	.....	153,133	5,660,421	435,082.06	88,311,705.06
May 17	13,694,054.50	64,353,200	.....	113,549	6,630,993	406,284.62	85,198,081.12
July 12	13,675,984.50	54,725,490	.....	155,858	6,830,475	460,771.64	75,848,579.14
September 30	12,146,883.00	44,618,480	.....	151,290	5,183,921	467,497.07	62,568,071.07
December 9	12,480,409.50	48,311,090	.....	175,333	4,344,622	463,566.48	65,775,020.98
Average	12,783,132.10	56,430,600	.....	149,832	5,730,086	446,640.37	75,540,290.47
1893.							
March 6	12,438,652.00	44,738,320	.....	219,908	3,834,774	345,485.58	61,577,139.58
May 4	13,948,415.50	43,604,640	.....	125,979	5,504,655	386,804.09	63,570,493.59
July 12	16,574,704.00	34,208,040	.....	143,018	3,634,631	447,883.31	55,008,276.31
October 3	36,739,700.00	32,403,940	.....	248,996	5,878,763	431,664.90	75,703,063.90
December 19	45,544,117.50	37,739,820	.....	202,437	10,230,344	420,319.72	94,137,038.22
Average	25,049,117.80	38,538,952	.....	188,067	5,816,633	406,431.52	69,999,202.32
1894.							
February 28	25,197,132.50	52,481,770	.....	205,447	15,559,127	418,231.99	93,861,708.49
May 4	25,436,174.63	28,016,300	$26,100,000	156,304	14,960,191	404,801.62	95,073,771.25
July 18	22,095,981.00	27,199,390	24,830,000	119,844	12,058,582	459,709.88	86,763,806.88
October 2	25,251,151.00	24,377,160	25,965,000	207,251	6,545,678	451,600.80	82,797,840.80
December 19	17,073,484.00	16,212,600	25,685,000	189,362	5,676,181	487,970.20	65,324,597.20
Average	23,010,784.62	29,657,504	20,516,000	175,641	10,959,952	444,462.89	84,764,344.92
1895.							
March 5	18,889,103.32	12,127,540	26,695,000	183,179	5,318,347	447,019.24	63,660,188.56
May 7	20,071,396.00	10,259,640	25,110,000	198,574	5,753,826	407,667.58	61,801,103.58
July 11	13,709,777.00	9,739,440	25,270,000	145,354	5,978,966	475,689.02	55,319,226.02
September 28	12,131,665.00	9,367,700	24,930,000	138,738	3,719,280	454,085.13	50,741,468.13
December 13	15,311,453.00	9,320,830	27,195,000	128,752	4,975,407	493,122.22	57,424,564.22
Average	16,022,678.86	10,163,030	25,840,000	158,919	5,149,165	455,516.64	57,789,310.10

1896.							
February 28	15,671,662.68	10,167,110	22,200,000	111,834	4,524,836	476,579.49	53,152,022.17
May 7	11,382,978.80	10,449,320	24,755,000	123,841	6,110,188	427,544.10	53,248,871.90
July 14	13,576,699.70	9,567,800	25,725,000	93,441	5,621,599	462,225.05	55,046,764.75
October 6	13,895,591.15	8,997,540	22,265,000	75,699	3,835,775	492,252.37	49,561,857.52
December 17	14,082,424.56	8,970,350	38,803,000	72,434	5,568,899	453,181.80	67,950,289.36
Average	13,721,871.38	9,630,424	26,749,600	95,449	5,132,259	462,356.56	55,791,961.14
1897.							
March 9	15,815,129.12	9,431,350	44,120,000	106,622	5,062,380	406,777.45	74,942,258.57
May 14	17,258,969.00	9,170,160	45,346,000	99,233	5,837,371	442,899.45	78,154,632.45
July 23	16,582,169.00	6,618,260	51,040,000	62,242	5,742,852	505,559.79	80,551,082.79
October 5	18,237,220.50	6,771,340	52,985,000	92,988	3,821,405	480,924.15	82,388,877.65
December 17	17,324,955.00	8,699,720	61,205,000	63,337	4,689,103	547,510.65	92,529,625.65
Average	17,043,688.52	8,138,166	50,939,200	84,884	5,030,622	476,734.29	81,713,295.42
1898.							
February 18	20,555,561.00	6,802,510	72,130,000	76,051	7,198,871	550,693.26	107,313,686.26
May 5	24,017,313.00	6,812,270	105,907,000	104,089	4,171,617	527,290.93	141,539,579.93
July 14	19,682,681.00	7,070,830	118,270,000	103,683	6,734,511	545,238.94	152,406,943.94
September 20	16,151,731.00	6,831,860	85,920,000	190,612	4,995,114	475,868.54	114,565,185.54
December 1	15,299,474.00	6,378,600	115,295,000	104,437	5,307,901	574,031.42	142,959,443.42
Average	19,141,352.00	6,779,214	99,504,400	115,774	5,681,603	534,624.62	131,756,967.82
1899.							
February 4	19,421,651.00	6,571,510	143,324,000	102,086	7,073,153	486,888.76	176,979,288.76
April 5	13,782,772.50	6,370,250	140,770,000	118,977	5,630,498	529,924.11	167,202,421.61
June 30	15,357,993.00	12,203,030	124,017,000	80,578	6,119,896	583,855.47	158,362,352.47
September 7	11,504,096.00	12,295,380	111,034,500	156,023	5,140,466	551,544.68	140,682,009.68
December 2	8,277,273.00	29,874,650	85,290,000	88,719	4,280,654	588,172.56	128,399,448.56
Average	13,668,757.10	13,462,960	120,887,100	109,276	5,648,933	548,077.11	154,325,104.21
1900.							
February 13	8,708,847.50	54,161,920	76,675,000	83,549	8,246,199	627,448.78	148,502,964.28
April 26	9,028,697.14	56,663,100	74,980,000	70,065	9,742,699	645,770.80	151,130,331.94
June 29	6,669,399.61	56,909,530	71,450,000	71,725	11,621,132	692,172.49	147,413,959.10
September 5	6,322,193.94	71,619,270	74,390,000	99,523	11,167,153	638,929.52	164,237,069.46
December 13	8,991,881.87	49,535,450	75,895,000	87,693	7,913,542	699,016.75	143,122,583.62
Average	7,944,204.01	57,777,854	74,678,000	82,511	9,738,145	660,667.67	150,881,381.68
1901.							
February 5	9,189,412.20	79,849,330	73,120,000	87,106	14,096,589	606,129.58	176,948,566.78
April 24	9,271,650.89	70,920,180	68,395,000	89,402	15,104,403	715,429.68	164,496,065.57
July 15	7,118,483.00	56,660,870	71,980,000	96,642	15,700,665	651,421.13	152,208,081.13
September 30	6,047,341.50	66,092,680	76,305,000	81,429	13,206,807	621,110.07	162,354,377.57
Average	7,906,721.90	68,380,765	72,450,000	88,647	14,527,116	648,522.61	164,001,772.76

No. 69.—Deposits and Reserve of National Banks on or about October 1 of each Year from 1875 to 1901, in each Central Reserve City, in all other Reserve Cities, in the States and Territories, and of all National Banks.

NEW YORK CITY.

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent).	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	Lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*
Oct. 1, 1875	48	202.3	50.7	60.5	29.9	59.4	.....	1.1
Oct. 2, 1876	47	197.9	49.5	60.7	30.7	59.9	.....	0.8
Oct. 1, 1877	47	174.9	43.7	48.1	27.5	47.3	.....	0.8
Oct. 1, 1878	47	189.8	47.4	50 9	26.8	49.8	.....	1.1
Oct. 2, 1879	47	210.2	52.6	53.1	25.3	51.0	.....	1.1
Oct. 1, 1880	47	268.1	67.0	70.6	26.4	69.7	.....	0.9
Oct. 1, 1881	48	268.8	67.2	62.5	23.3	61.5	.....	1.0
Oct. 3, 1882	50	254.0	63.5	64.4	25.4	63.4	.....	1.0
Oct. 2, 1883	48	266.9	66.7	70.8	26.5	70.0	.....	0.9
Sept. 30, 1884	44	255.0	63.7	90.8	35.6	90.1	.....	0.7
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	115.2	.....	0.5
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	76.6	.....	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	79.7	.....	0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	95.0	.....	0.3
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	84.7	.....	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	92.3	.....	0.2
Sept. 25, 1891	49	327.8	81.9	86.1	26.3	85.8	.....	0.3
Sept. 30, 1892	48	391.9	97.9	103.4	26.4	103.1	.....	0.3
Oct. 3, 1893	49	309.9	77.5	109.0	35.1	108.2	.....	0.8
Oct. 2, 1894	49	489.7	122.4	172.4	35.2	171.7	.....	0.7
Sept. 28, 1895	50	441.6	110.4	125.5	28.4	124.8	.....	0.7
Oct. 6, 1896	49	372.8	93.2	109.2	29.2	108.2	.....	1.0
Oct. 5, 1897	48	506.8	126.7	137.3	27.1	136.5	.....	0.8
Sept. 20, 1898	47	596.0	149.0	153.6	25.7	152.7	.....	0.8
Sept. 7, 1899	44	707.7	176.9	178.3	25.2	177.6	.....	0.7
Sept. 5, 1900	44	769.6	192.4	214.9	27.9	213.4	.....	1.5
Sept. 30, 1901	42	811.3	202.8	217.1	26.7	215.6	.....	1.5
Average for 27 years	46	366.8	91.7	103.1	28.3	102.3	.....	0.7

CHICAGO.

Oct. 5, 1888	19	69.3	17.3	21.0	30.2	20.9	.....	0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	24.9	.....	0.05
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	24.8	.....	0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	31.1	.....	0.05
Sept. 30, 1892	23	106.5	26.6	30.5	28.6	30.5	.....	0.05
Oct. 3, 1893	21	85.8	21.4	39.0	45.4	39.0	.....	0.05
Oct. 2, 1894	21	101.4	25.4	34.0	33.5	34.0	.....	0.07
Sept. 28, 1895	21	97.2	24.3	29.2	30.1	29.1	.....	0.07
Oct. 6, 1896	21	83.7	20.9	26.7	31.9	26.6	.....	0.06
Oct. 5, 1897	19	105.7	26.4	38.1	36.0	38.0	.....	0.06
Sept. 20, 1898	17	128.3	32.1	40.4	31.5	40.3	.....	0.07
Sept. 7, 1899	16	154.1	38.5	39.2	25.4	39.1	.....	0.05
Sept. 5, 1900	14	173.4	43.4	47.4	27.3	47.2	.....	0.2
Sept. 30, 1901	12	201.9	50.4	52.7	26.1	52.4	.....	0.3

ST. LOUIS.

Oct. 4, 1888	4	7.9	2.0	2.1	27.0	2.1	.....	0.02
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	3.2	.....	0.01
Oct. 2, 1890	8	26.2	6.5	5 6	21.3	5.6	.....	0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	5.8	.....	0.02
Sept. 30, 1892	9	29.2	7.3	6.1	21.1	6.1	.....	0.02
Oct. 3, 1893	9	17.9	4.5	5.7	31.9	5.7	.....	0.02
Oct. 2, 1894	9	26.0	6.5	6.3	24.5	6.3	.....	0.01
Sept. 28, 1895	8	26.9	6.7	6.0	22.2	6.0	.....	0.1
Oct. 6, 1896	8	23.6	5.9	6.1	29.5	6.0	.....	0.1
Oct. 5, 1897	6	33.0	8.2	8.1	24.7	8.0	.....	0.1
Sept. 20, 1898	6	37.0	9.3	7.6	20.6	7.5	.....	0.1
Sept. 7, 1899	6	56.2	14.0	12.1	21.5	12.0	.....	0.4
Sept. 5, 1900	6	55.4	13.8	12.4	22.4	12.0	.....	0.6
Sept. 30, 1901	7	76.1	19 0	15.1	19.8	14.4	.....	0.6

OTHER RESERVE CITIES.[a]

Oct. 1, 1875	188	223.9	[3] 56.0	74.5	33.3	38.6	32.3	3.6
Oct. 2, 1876	189	217.0	54.2	76.1	35.1	41.1	32.0	3.0
Oct. 1, 1877	188	204.1	51.0	67.3	33.0	39.9	24.4	3.0
Oct. 1, 1878	184	199.9	50.0	71.1	35.6	38.8	29.1	3.2
Oct. 2, 1879	181	288.8	57.2	83.5	36.5	44.3	35.7	3.5
Oct. 1, 1880	184	280.4	72.4	105.2	36.2	53.3	48.2	3.7
Oct. 1 1881	189	335.4	83 9	100.8	30.0	56.5	40.6	3.7
Oct. 3 1882	193	318.8	79 7	89 1	28.0	52.4	33.2	3.5

a Includes Chicago and St. Louis up to Oct. 5, 1897.

No. 69.—Deposits and Reserve of National Banks on or about October 1 of each Year from 1875 to 1901, etc.—Continued.

OTHER RESERVE CITIES—Continued.

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent).	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	Lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*
Oct. 2, 1883	200	323.9	81.0	100.6	31.1	56.4	40.8	3.4
Sept. 30, 1884	203	307.9	77.0	99.0	32.2	63.6	32.3	3.1
Oct. 1, 1885	203	364.5	91.1	122.2	33.5	76.9	42.4	2.9
Oct. 7, 1886	217	381.5	95.4	114.0	29.9	70.5	41.3	2.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	59.5	40.0	1.2
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	64.5	51.5	0.9
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	64.5	56.7	0.6
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	68.0	61.0	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	77.0	61.0	0.8
Sept. 30, 1892	263	519.3	129.8	156.1	30.1	82.1	73.0	1.0
Oct. 3, 1893	268	392.6	98.1	129.6	35.1	76.4	51.6	1.6
Oct. 2, 1894	265	525.4	131.3	172.8	32.9	84.1	87.2	1.5
Sept. 28, 1895	268	513.1	128.3	154.1	30.0	77.9	74.6	1.6
Oct. 6, 1896	269	465.5	116.4	150.3	32.2	83.3	65.1	1.9
Oct. 5, 1897	261	586.4	146.6	200.8	34.2	94.5	104.5	1.8
Sept. 20, 1898	256	655.5	163.9	215.8	32.9	103.6	110.4	1.7
Sept. 7, 1899	255	842.6	210.6	255.8	30.3	79.7	140.1	1.7
Sept. 5, 1900	267	921.3	230.3	294.2	31.9	123.8	167.8	2.6
Sept. 30, 1901	275	1,015.4	253.8	298.1	29.3	126.5	168.4	3.1
STATES AND TERRITORIES.								
Oct. 1, 1875	1,851	307.9	46.3	100.1	32.5	35.3	53.3	11.6
Oct. 2, 1876	1,853	291.7	43.8	99.9	34.3	33.7	55.4	10.8
Oct. 1, 1877	1,845	290.1	43.6	95.4	32.9	35.8	48.9	10.7
Oct. 1, 1878	1,822	289.1	43.4	106.1	36.7	39.1	56.0	11.0
Oct. 2, 1879	1,820	329.9	49.5	124.3	37.7	41.8	71.3	11.2
Oct. 1, 1880	1,859	410.5	61.6	147.2	35.8	49.5	86.4	11.3
Oct. 1, 1881	1,895	507.2	76.1	158.3	31.2	54.6	92.4	11.4
Oct. 3, 1882	2,026	545.8	81.9	150.4	27.5	60.0	80.1	11.3
Oct. 2, 1883	2,253	577.9	86.7	157.5	27.2	61.0	84.1	11.3
Sept. 30, 1884	2,417	535.8	80.4	156.3	29.2	66.1	79.7	10.5
Oct. 1, 1885	2,467	570.8	85.6	177.5	31.1	71.4	95.9	10.2
Oct. 7, 1886	2,590	637.6	95.6	186.2	29.2	77.9	99.5	8.7
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	83.4	100.9	6.6
Oct. 4, 1888	2,847	739.2	110.9	209.8	28.4	84.7	119.0	6.2
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	86.7	132.4	5.5
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	92.0	128.5	5.2
Sept. 25, 1891	3,333	861.8	129.3	235.5	27.3	97.1	133.0	5.4
Sept. 30, 1892	3,430	975.5	146.3	274.8	28.2	105.5	163.5	5.8
Oct. 3, 1893	3,434	767.5	115.1	230.6	30.0	117.1	106.9	6.6
Oct. 2, 1894	3,411	876.7	131.5	274.9	31.4	106.8	161.6	6.5
Sept. 28, 1895	3,365	910.5	136.6	256.6	28.2	102.3	147.7	6.6
Oct. 6, 1896	3,329	853.1	128.0	251.3	29.4	119.0	125.0	7.2
Oct. 5, 1897	3,276	963.5	144.5	311.4	32.3	111.7	192.5	7.2
Sept. 20, 1898	3,259	1,062.8	159.4	333.1	31.3	116.4	209.6	7.1
Sept. 7, 1899	3,274	1,270.7	190.6	405.0	31.8	123.6	274.0	7.4
Sept. 5, 1900	3,540	1,361.2	204.2	414.3	30.4	122.0	282.9	9.4
Sept. 30, 1901	3,885	1,556.6	233.5	429.0	27.5	130.4	288.1	10.4
SUMMARY.								
Oct. 1, 1875	2,087	734.1	152.2	235.1	32.0	133.3	85.6	16.3
Oct. 2, 1876	2,089	706.6	147.5	236.7	33.5	134.7	87.4	14.6
Oct. 1, 1877	2,080	669.1	138.3	210.8	31.5	123.0	73.3	14.5
Oct. 1, 1878	2,053	678.8	140.8	228.1	33.6	127.7	85.1	15.3
Oct. 2, 1879	2,048	768.9	159.3	260.9	33.9	138.1	107.0	15.8
Oct. 1, 1880	2,090	968.0	201.0	323.0	33.4	172.5	134.6	15.9
Oct. 1, 1881	2,132	1,111.6	227.2	321.6	28.9	172.6	133.0	16.1
Oct. 3, 1882	2,269	1,118.6	225.1	303.9	27.2	174.8	113.3	15.8
Oct. 2, 1883	2,501	1,168.7	234.4	328.9	28.1	188.4	124.9	15.6
Sept. 30, 1884	2,664	1,098.7	221.1	346.1	31.6	219.8	112.0	14.3
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	263.5	138.3	13.6
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	29.0	225.1	140.8	11.4
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	245.0	140.9	8.3
Oct. 4, 1888	3,140	1,543.6	311.9	446.2	28.9	268.2	170.5	7.6
Sept. 30, 1889	3,290	1,655.5	333.1	459.6	27.8	264.0	189.1	6.4
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	282.7	189.5	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	296.8	194.0	6.6
Sept. 30, 1892	3,773	2,022.5	408.1	570.9	28.2	327.4	236.4	7.1
Oct. 3, 1893	3,781	1,573.7	316.6	513.9	32.6	346.4	158.5	9.0
Oct. 2, 1894	3,755	2,019.2	417.1	660.4	32.7	402.9	248.8	8.7
Sept. 28, 1895	3,712	1,989.3	406.3	571.4	28.7	340.1	222.3	9.0
Oct. 6, 1896	3,676	1,798.7	364.4	543.6	30.2	343.1	190.1	10.4
Oct. 5, 1897	3,610	2,195.6	452.5	695.9	31.7	388.9	297.0	10.0
Sept. 20, 1898	3,585	2,479.7	513.6	750.5	30.1	420.7	320.0	9.8
Sept. 7, 1899	3,595	3,031.5	630.8	890.5	29.3	466.3	414.1	10.1
Sept. 5, 1900	3,871	3,281.0	684.1	983.3	29.7	518.5	450.7	14.3
Sept. 30, 1901	4,221	3,661.6	759.7	1,012.2	27.6	539.5	456.6	16.1

No. 70.—Lawful Money Reserve of the

DECEMBER 13, 1900.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	CENTRAL RESERVE CITIES.		*25 per cent.*		*Per ct.*
1	New York City	$705,656,685.51	$176,414,171.38	$183,914,297.12	26.06
2	Chicago	172,023,165.32	43,005,791.33	49,120,984.65	28.55
3	St. Louis	55,383,260.14	13,845,815.03	12,922,934.75	23.33
	Total central reserve cities	933,063,110.97	233,265,777.74	245,958,216.52	26.36
4	Boston	170,558,133.37	42,639,533.34	51,686,579.32	30.30
5	Albany	14,833,098.23	3,708,274.56	4,074,511.41	27.47
6	Brooklyn	15,616,396.18	3,904,099.05	4,546,098.30	29.11
7	Philadelphia	174,490,007.61	43,622,501.90	50,727,006.29	29.07
8	Pittsburg	91,778,376.00	22,944,594.00	24,112,568.00	26.27
9	Baltimore	42,594,393.32	10,648,598.33	12,056,023.43	28.30
10	Washington	17,357,528.62	4,339,382.15	5,830,167.15	33.59
11	Savannah	1,019,883.28	254,970.82	296,573.04	29.08
12	New Orleans	19,934,484.86	4,983,621.21	5,568,093.33	27.93
13	Louisville	16,241,045.33	4,060,261.33	4,622,215.80	28.46
14	Houston	5,295,892.07	1,323,973.02	2,484,914.21	46.92
15	Cincinnati	43,882,482.19	10,970,620.55	12,954,376.91	29.52
16	Cleveland	39,913,466.35	9,978,366.59	10,251,502.36	25.68
17	Columbus	10,899,704.25	2,724,926.06	3,218,569.65	29.53
18	Indianapolis	16,367,165.12	4,091,791.28	6,869,877.41	41.97
19	Detroit	20,311,645.27	5,077,911.32	6,002,782.65	29.55
20	Milwaukee	28,745,304.90	7,186,326.23	7,895,550.21	27.47
21	Des Moines	6,668,760.76	1,667,190.19	1,488,557.72	22.32
22	St. Paul	17,355,352.99	4,338,838.25	5,771,377.23	33.25
23	Minneapolis	14,447,735.00	3,611,933.75	3,832,617.41	26.53
24	Kansas City	46,520,447.29	11,630,111.82	17,472,163.15	37.56
25	St. Joseph	5,087,046.89	1,271,761.72	2,165,307.69	42.57
26	Lincoln	2,813,800.48	703,450.12	642,381.88	22.83
27	Omaha	19,000,817.75	4,750,204.44	5,551,488.31	29.22
28	Denver	32,734,337.88	8,183,584.47	14,229,161.49	43.47
29	San Francisco	16,905,462.77	4,226,365.69	5,515,139.50	32.62
30	Los Angeles	5,527,990.26	1,381,997.55	1,666,358.52	30.14
31	Portland, Oreg	7,508,099.93	1,877,024.98	2,354,793.98	31.36
	Total other reserve cities	904,408,858.89	226,102,214.72	273,886,756.35	30.28
	Total all reserve cities	1,837,471,969.86	459,367,992.46	519,844,972.87	28.29
	STATES, ETC.		*15 per cent.*		
32	Maine	22,331,534.28	3,349,730.14	6,859,195.77	30.72
33	New Hampshire	15,050,583.82	2,257,587.57	4,837,560.68	32.14
34	Vermont	11,281,690.35	1,692,253.55	3,647,382.29	32.33
35	Massachusetts	102,799,829.16	15,419,974.37	25,200,809.53	24.51
36	Rhode Island	19,942,116.59	2,991,317.49	5,126,180.94	25.70
37	Connecticut	45,313,535.37	6,797,030.31	12,806,715.91	28.26
	Total New England States	216,719,289.57	32,507,893.43	58,477,845.12	26.98
38	New York	127,011,382.63	19,051,707.40	33,689,748.20	26.52
39	New Jersey	74,488,203.41	11,173,230.51	18,601,795.20	24.97
40	Pennsylvania	189,837,683.26	28,475,652.49	51,178,339.82	26.96
41	Delaware	6,433,203.94	964,980.59	2,161,710.20	33.60
42	Maryland	13,968,412.94	2,095,261.94	3,306,237.87	23.67
43	District of Columbia	1,156,149.82	173,422.47	368,477.11	31.87
	Total Eastern States	412,895,036.00	61,934,255.40	109,306,308.40	26.47
44	Virginia	24,572,517.41	3,685,877.61	5,957,532.09	24.24
45	West Virginia	16,823,495.75	2,523,524.36	4,730,607.27	28.12
46	North Carolina	8,668,213.76	1,300,232.06	1,860,469.55	21.46
47	South Carolina	6,178,295.57	926,744.34	1,078,466.36	17.46
48	Georgia	12,061,929.96	1,809,739.49	2,733,675.71	22.66
49	Florida	6,489,690.83	973,453.63	1,701,640.56	26.22
50	Alabama	12,742,341.83	1,911,351.28	3,485,888.00	27.36
51	Mississippi	4,127,605.21	619,140.78	751,450.88	18.21
52	Louisiana	5,807,577.57	871,136.64	1,518,549.33	26.15
53	Texas	73,119,272.68	10,967,890.90	29,340,602.71	40.13
54	Arkansas	3,873,973.41	581,096.01	1,321,398.89	34.11
55	Kentucky	19,755,105.81	2,963,265.87	5,892,620.72	29.83
56	Tennessee	21,807,987.21	3,721,198.08	6,677,472.65	26.92
	Total Southern States	219,031,007.00	32,854,651.05	67,050,374.72	30.61

NATIONAL BANKS, YEAR ENDED SEPTEMBER 30, 1901.

DECEMBER 13, 1900.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
$174,856,673.88	$182,356,799.62	$143,122,583.62	$39,234,216	.....	$1,557,497.50	1
12,744,443.83	48,859,637.15	31,461,017.15	17,398,620	.....	261,347.50	2
13,448,713.53	12,525,833.25	8,082,656.25	4,443,177	.....	397,101.50	3
231,049,831.24	243,742,270.02	182,666,257.02	61,076,013	.....	2,215,946.50	
21,164,529.17	22,788,167.06	13,883,071.06	8,905,096	$28,587,937.26	310,475.00	4
1,838,162.28	1,774,050.60	998,108.60	775,942	2,268,510.81	31,950.00	5
1,935,999.52	2,136,751.38	1,369,857.38	766,894	2,377,246.92	32,100.00	6
21,579,418.45	22,876,138.57	20,232,006.57	2,644,132	27,387,202.72	463,665.00	7
11,306,509.50	13,396,442.77	9,329,343.77	4,067,099	10,384,550.23	331,575.00	8
5,219,361.67	5,773,922.44	4,185,829.44	1,588,093	6,072,225.99	209,875.00	9
2,142,941.08	3,195,370.09	2,078,993.09	1,116,377	2,581,297.06	53,500.00	10
122,485.41	156,436.00	106,200.00	50,236	130,137.04	10,000.00	11
2,456,560.61	3,065,548.80	2,487,263.80	578,285	2,432,044.53	70,500.00	12
1,952,505.67	1,855,072.55	849,196.55	1,005,876	2,611,893.25	155,250.00	13
652,549.01	1,453,249.95	933,651.95	519,598	1,012,789.26	18,875.00	14
5,385,935.27	6,199,098.12	2,960,149.12	3,238,949	6,556,528.79	198,750.00	15
4,909,471.44	4,903,519.63	2,733,131.63	2,170,388	5,188,559.03	159,423.70	16
1,350,225.53	1,463,938.75	763,610.75	700,328	1,730,155.90	24,475.00	17
2,037,646.89	2,901,640.90	2,448,740.90	452,900	3,951,739.01	10,497.50	18
2,502,910.66	2,589,652.25	1,712,302.25	877,350	3,341,040.40	72,090.00	19
3,571,913.11	3,556,165.00	2,310,767.00	1,245,398	4,296,885.21	42,500.00	20
823,471.35	720,902.05	314,095.05	406,807	747,408.17	20,247.50	21
2,152,139.12	2,377,198.41	1,993,338.41	383,860	3,359,618.82	34,560.00	22
1,786,666.87	1,675,044.80	902,803.80	772,241	2,118,972.61	38,600.00	23
5,771,415.91	4,534,274.75	3,320,624.75	1,213,650	12,850,608.40	87,280.00	24
631,768.36	623,029.20	407,563.20	215,466	1,534,053.49	8,225.00	25
345,707.56	207,635.00	120,235.00	87,400	422,711.88	12,035.00	26
2,330,727.22	2,642,348.88	1,676,427.88	965,921	2,820,389.43	88,750.00	27
4,049,292.23	5,017,155.55	3,392,155.55	1,625,000	9,127,005.94	85,000.00	28
2,056,762.85	3,669,019.70	3,601,109.70	67,910	1,733,279.80	112,840.00	29
662,173.78	915,335.70	840,959.70	74,376	693,372.82	57,650.00	30
922,887.49	705,022.65	1,657,406.65	47,616	618,521.33	31,250.00	31
111,662,138.01	124,172,131.55	87,608,943.55	36,563,188	146,936,686.10	2,777,938.70	
342,711,969.25	367,914,401.57	270,275,200.57	97,639,201	146,936,686.10	4,993,885.20	
1,226,813.16	1,962,750.37	1,495,139.37	467,611	4,613,748.15	282,697.25	32
816,437.03	1,148,718.61	789,527.61	359,191	3,472,347.07	216,495.00	33
601,751.42	963,192.93	671,653.93	291,539	2,496,314.36	187,875.00	34
5,797,782.47	8,350,289.97	5,736,842.97	2,613,447	15,925,001.35	925,518.21	35
1,101,686.99	1,646,693.60	997,089.60	649,604	3,242,387.34	237,100.00	36
2,517,297.20	4,589,627.73	3,427,705.73	1,161,922	7,713,300.88	503,787.30	37
12,061,768.27	18,661,273.21	13,117,959.21	5,543,314	37,463,099.15	2,353,472.76	
7,239,533.28	10,191,064.43	6,736,761.43	3,454,303	22,545,809.57	952,874.20	38
4,312,890.80	6,468,782.03	3,906,506.03	2,562,276	11,742,009.67	391,003.50	39
10,875,816.34	16,300,496.94	11,182,010.94	5,118,486	33,591,731.27	1,286,111.61	40
368,718.24	507,177.00	362,430.00	144,747	1,611,348.20	43,185.00	41
789,613.33	1,171,168.47	774,250.47	396,918	2,013,840.78	121,228.62	42
64,368.99	250,686.00	189,806.00	60,880	105,291.11	12,500.00	43
23,650,940.98	34,889,374.87	23,151,764.87	11,737,610	71,610,030.60	2,806,902.93	
1,402,405.05	2,244,290.46	1,152,643.46	1,091,647	3,533,376.63	179,865.00	44
966,163.87	1,734,386.99	1,029,205.99	705,181	2,888,105.58	108,114.70	45
492,616.31	996,482.36	580,208.36	416,274	795,295.90	68,691.29	46
341,632.79	569,083.41	269,369.41	299,714	436,720.59	72,662.36	47
676,755.80	1,443,648.93	764,123.93	679,525	1,172,176.28	117,850.00	48
376,661.45	769,104.92	391,563.92	377,541	900,735.64	31,800.00	49
726,980.51	1,758,982.89	1,009,024.89	749,958	1,633,005.11	93,900.00	50
232,926.31	412,739.50	203,162.50	209,577	301,886.38	36,825.00	51
338,151.65	571,575.25	413,313.25	158,262	921,224.08	25,750.00	52
4,239,162.96	9,634,922.70	5,390,423.70	4,244,499	19,335,696.51	369,983.50	53
226,148.40	463,647.15	261,693.15	201,954	842,026.74	15,725.00	54
1,093,723.75	1,746,431.68	1,252,060.68	494,371	3,917,232.54	228,956.50	55
1,423,506.22	2,789,588.70	1,625,744.70	1,163,844	3,725,451.43	162,432.52	56
12,536,838.07	25,134,884.91	14,342,537.94	10,792,347	40,402,933.91	1,512,555.87	

No. 70.—Lawful Money Reserve of the National

DECEMBER 13, 1900—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		*25 per cent.*		*Per ct.*
57	Ohio	$89,861,583.50	$13,479,237.53	$26,220,116.03	29.18
58	Indiana	47,302,626.99	7,095,394.05	16,944,174.67	35.82
59	Illinois	83,080,080.35	12,462,012.05	25,134,459.22	30.25
60	Michigan	41,703,871.59	6,255,580.74	11,227,464.61	26.92
61	Wisconsin	39,447,882.81	5,917,182.42	10,696,938.37	27.12
62	Minnesota	23,329,354.85	3,499,403.23	6,610,318.14	28.33
63	Iowa	53,735,348.03	8,060,302.20	14,936,458.86	27.80
64	Missouri	12,119,454.55	1,817,918.18	4,700,468.77	38.78
	Total Middle States	390,580,202.67	58,587,030.40	116,470,398.67	29.82
65	North Dakota	5,307,525.56	796,128.83	1,451,506.71	27.35
66	South Dakota	6,194,551.31	929,182.70	1,853,054.58	29.91
67	Nebraska	21,216,198.72	3,182,429.81	7,534,701.43	35.51
68	Kansas	30,965,292.99	4,644,793.95	11,714,879.47	37.83
69	Montana	14,171,073.83	2,125,661.07	4,503,195.13	31.78
70	Wyoming	4,180,977.66	627,146.65	1,399,493.31	33.47
71	Colorado	23,871,384.44	1,580,707.67	10,108,128.92	42.34
72	New Mexico	3,783,813.20	567,571.98	1,284,269.45	33.94
73	Oklahoma	4,229,359.03	634,403.85	1,624,749.85	38.42
74	Indian Territory	3,933,965.69	590,094.85	1,703,832.34	43.31
	Total Western States	117,854,142.43	17,678,121.36	43,177,811.19	36.64
75	Washington	21,490,818.00	3,223,622.70	6,557,491.65	30.51
76	Oregon	6,132,539.62	919,880.94	1,917,557.92	31.27
77	California	15,258,563.00	2,288,784.44	5,487,907.85	35.97
78	Idaho	3,935,278.38	590,291.77	1,381,387.14	35.10
79	Utah	6,215,787.76	932,368.16	2,631,542.58	42.34
80	Nevada	462,005.86	69,300.88	49,011.64	10.61
81	Arizona	2,241,737.66	336,260.65	972,336.78	43.37
82	Alaska	184,598.40	27,689.76	44,931.93	24.34
83	Hawaii	431,975.29	64,796.29	142,546.05	33.00
	Total Pacific States	56,353,303.97	8,452,995.59	19,184,713.54	34.04
	Total country banks	1,413,432,981.64	212,014,947.23	413,667,451.64	29.27
	Total United States	3,250,904,951.50	671,382,939.69	933,512,424.51	28.72

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

DECEMBER 13, 1900—Continued.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
$5,125,575.29	$8,763,209.34	$5,256,052.34	$3,507,157	$16,791,607.38	$665,299.31	57
2,720,834.26	5,169,950.72	3,654,917.72	1,515,033	11,480,915.55	293,308.40	58
4,786,668.67	6,911,171.11	4,895,624.11	2,015,547	17,727,947.74	495,340.37	59
2,426,499.09	3,720,772.70	2,544,306.70	1,176,466	7,317,358.91	189,333.00	60
2,302,296.57	3,235,007.66	2,309,457.66	925,550	7,300,489.71	161,441.06	61
1,352,580.29	2,140,851.43	1,630,875.43	509,976	4,351,514.21	117,952.50	62
3,086,877.45	4,250,009.01	2,919,050.01	1,330,959	10,343,341.26	343,108.59	63
691,111.27	1,083,777.03	631,051.03	452,726	3,526,551.74	90,140.00	64
22,492,442.89	35,274,749.00	23,841,335.00	11,433,414	78,839,726.50	2,355,923.17	
308,146.53	501,086.15	283,882.15	217,204	924,658.06	25,762.50	65
360,683.08	696,064.15	487,716.15	208,348	1,129,515.43	27,475.00	66
1,229,566.56	1,442,681.42	986,151.42	456,530	5,983,506.61	108,513.40	67
1,774,156.77	2,839,795.18	1,823,954.18	1,015,841	8,665,682.26	209,402.03	68
832,263.81	1,622,870.45	1,108,664.45	514,206	2,835,323.13	45,001.55	69
242,673.66	363,678.65	292,415.65	71,263	1,015,352.16	20,462.50	70
1,398,714.07	2,661,020.37	1,998,305.37	662,715	7,363,186.05	83,922.50	71
217,528.79	365,720.78	216,048.78	149,672	894,798.67	23,750.00	72
243,965.94	362,111.90	190,142.90	171,969	1,238,148.95	24,489.00	73
226,644.94	408,478.21	240,314.21	168,164	1,271,871.63	23,482.50	74
6,834,344.15	11,263,507.26	7,627,595.26	3,635,912	31,322,042.95	592,260.98	
1,266,386.08	2,943,241.61	2,776,395.61	166,846	3,556,592.54	57,657.50	75
359,778.42	830,767.20	785,722.20	45,045	1,066,355.82	20,434.90	76
891,504.78	2,100,313.75	2,037,027.75	63,286	3,327,571.60	60,022.50	77
231,859.70	397,570.85	327,003.85	70,567	973,173.79	10,642.50	78
351,067.26	1,031,483.65	939,741.65	91,742	1,545,358.93	54,700.00	79
27,310.35	25,654.70	23,129.70	2,525	22,331.94	1,025.00	80
130,530.26	317,092.05	255,846.05	61,246	645,309.73	9,935.00	81
10,825.90	32,808.35	30,918.35	1,890	11,498.58	625.00	82
24,918.52	140,046.05	140,046.05	.....	.....	2,500.00	83
3,294,181.27	7,818,978.21	7,315,831.21	503,147	11,148,192.93	217,542.40	
80,870,515.63	133,042,767.49	89,397,023.49	43,645,744	270,786,026.04	9,838,658.11	
423,582,484.88	500,957,169.06	359,672,224.06	141,284,945	417,722,712.14	14,832,543.31	

No. 70.—Lawful Money Reserve of the National

FEBRUARY 5, 1901.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	CENTRAL RESERVE CITIES.		*25 per cent.*		*Per ct.*
1	New York City	$841,516,978.70	$210,379,244.68	$226,355,086.28	26.90
2	Chicago	186,011,065.75	46,502,766.44	52,751,337.95	28.36
3	St. Louis	57,688,749.41	14,422,187.35	13,366,205.49	23.17
	Total	1,085,216,793.86	271,304,198.47	292,472,629.72	26.95
	OTHER RESERVE CITIES.				
4	Boston	182,712,375.35	45,678,093.84	61,704,930.53	33.77
5	Albany	14,911,039.76	3,727,759.94	4,926,474.34	33.04
6	Brooklyn	14,996,837.69	3,749,209.42	4,464,480.29	29.77
7	Philadelphia	186,712,181.87	46,678,045.47	60,677,716.67	32.50
8	Pittsburg	97,211,565.47	24,302,891.37	27,747,413.48	28.54
9	Baltimore	42,308,614.55	10,577,153.64	12,181,018.89	28.79
10	Washington	17,784,417.82	4,446,104.45	6,207,446.71	34.90
11	Savannah	1,199,046.73	299,761.68	349,610.79	29.16
12	New Orleans	21,855,926.54	5,463,981.63	6,956,531.00	31.83
13	Louisville	16,386,547.28	4,096,636.82	4,694,173.07	28.65
14	Houston	5,394,901.55	1,348,725.39	2,969,757.16	50.05
15	Cincinnati	49,835,191.63	12,458,797.91	15,826,892.46	31.76
16	Cleveland	41,663,852.19	10,415,963.05	12,493,697.07	29.99
17	Columbus	11,019,831.41	2,754,957.85	3,116,600.34	28.28
18	Indianapolis	17,526,737.19	4,381,684.30	7,338,283.36	41.87
19	Detroit	19,950,905.22	4,987,726.30	5,914,054.79	29.64
20	Milwaukee	30,899,823.32	7,724,955.83	8,595,459.29	27.82
21	Des Moines	6,773,793.34	1,693,448.33	2,053,104.93	30.31
22	St Paul	18,184,043.89	4,546,010.97	6,706,238.94	36.88
23	Minneapolis	13,574,443.32	3,393,610.83	3,450,819.49	25.42
24	Kansas City, Mo	49,199,364.51	12,299,841.13	17,938,407.36	36.46
25	Kansas City, Kans	3,448,453.64	862,113.41	1,066,795.13	30.94
26	St. Joseph	5,192,948.84	1,298,237.21	2,273,322.24	43.78
27	Lincoln	2,827,506.26	706,876.56	611,040.13	21.61
28	Omaha	18,897,601.55	4,724,400.39	5,483,402.79	29.02
29	Denver	32,473,876.24	8,118,469.06	13,162,814.01	40.53
30	San Francisco	17,408,560.51	4,352,140.13	6,208,657.38	35.66
31	Los Angeles	5,807,883.19	1,451,970.80	1,859,213.94	32.01
32	Portland, Oreg	7,440,308.00	1,860,077.00	2,298,491.16	30.89
	Total	953,598,578.86	238,399,644.71	309,276,847.77	32.43
	Total all reserve cities	2,038,815,372.72	509,703,843.18	601,749,477.49	29.51
	STATES, ETC.		*15 per cent.*		
33	Maine	22,269,148.38	3,340,372.26	7,116,033.35	31.95
34	New Hampshire	14,817,230.91	2,222,584.64	4,703,156.27	31.74
35	Vermont	11,200,202.53	1,680,030.38	3,875,827.26	34.60
36	Massachusetts	102,856,551.22	15,428,482.68	26,050,734.02	25.33
37	Rhode Island	19,240,811.43	2,886,121.71	4,845,326.91	25.18
38	Connecticut	47,687,743.68	7,153,161.55	13,925,773.74	29.20
	Total New England States	218,071,688.15	32,710,753.22	60,516,851.55	27.75
39	New York	127,865,683.00	19,179,852.45	33,832,485.54	26.46
40	New Jersey	75,668,028.99	11,350,204.35	21,115,829.15	27.91
41	Pennsylvania	194,982,867.63	29,247,430.14	55,006,543.15	28.21
42	Delaware	6,613,632.63	992,044.89	2,128,377.90	32.18
43	Maryland	14,281,602.59	2,142,240.39	3,574,879.70	25.03
44	District of Columbia	1,158,526.64	173,779.00	450,078.25	38.85
	Total Eastern States	420,570,341.48	63,085,551.22	116,108,193.69	27.61
45	Virginia	24,683,661.45	3,702,549.22	5,488,733.22	22.24
46	West Virginia	17,109,608.28	2,566,441.24	4,601,171.92	26.89
47	North Carolina	9,305,314.52	1,395,797.18	2,083,300.02	22.39
48	South Carolina	6,843,693.30	1,026,553.99	1,128,061.42	16.48
49	Georgia	12,270,360.71	1,840,454.10	2,916,368.01	23.77
50	Florida	6,621,746.41	993,261.96	1,769,490.79	26.72
51	Alabama	13,629,285.00	2,044,392.75	3,879,970.40	28.47
52	Mississippi	4,558,367.99	683,755.20	1,239,327.11	27.19
53	Louisiana	6,426,960.51	964,044.08	1,836,396.94	28.57
54	Texas	76,932,903.35	11,539,935.50	32,531,360.19	42.29
55	Arkansas	4,243,826.80	636,574.02	1,852,152.90	43.64
56	Kentucky	20,280,110.61	3,042,016.59	5,849,424.22	28.84
57	Tennessee	26,639,914.99	3,995,987.25	7,328,577.54	27.51
	Total Southern States	229,545,753.92	34,431,863.09	72,504,334.68	31.58

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

FEBRUARY 5, 1901.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
$208,762,497.18	$224,738,338.78	$176,948,566.78	$47,789,772	.....	$1,616,747.50	1
46,198,186.44	52,446,757.95	32,978,084.95	19,468,673	.....	304,580.00	2
13,949,687.35	12,893,705.49	7,581,212.49	5,312,493	.....	472,500.00	3
268,910,370.97	290,078,802.22	217,507,864.22	72,570,938	.....	2,393,827.50	
22,677,109.42	22,723,280.36	13,603,065.36	9,120,215	$38,657,775.17	323,875.00	4
1,847,904.97	1,791,808.90	978,594.90	813,214	3,102,715.44	31,950.00	5
1,858,554.71	2,102,565.75	1,391,750.75	710,815	2,329,814.54	32,100.00	6
23,076,935.24	24,987,970.18	21,566,454.18	3,421,516	35,165,571.49	524,175.00	7
11,977,078.19	13,905,885.60	10,024,472.60	3,881,413	13,492,792.88	348,735.00	8
5,194,776.82	6,170,035.16	4,590,443.16	1,579,592	5,823,383.73	187,600.00	9
2,196,005.98	3,112,565.40	1,916,849.40	1,195,716	3,040,788.84	54,092.50	10
144,880.84	251,360.00	161,300.00	90,000	88,310.79	10,000.00	11
2,696,740.82	4,096,394.15	3,109,408.15	986,986	2,789,636.85	70,500.00	12
1,959,443.41	1,712,734.50	864,502.50	848,232	2,803,688.57	177,750.00	13
665,676.44	1,725,925.30	1,097,869.30	628,056	1,226,459.36	17,372.50	14
6,114,774.45	7,479,029.48	3,410,560.48	4,068,469	8,118,613.98	229,249.00	15
5,121,781.53	5,589,443.50	3,115,948.50	2,473,495	6,731,853.57	172,400.00	16
1,362,741.42	1,514,469.45	805,253.45	709,216	1,572,655.89	29,475.00	17
2,182,593.40	3,013,117.88	2,374,217.88	638,900	4,308,667.98	16,497.50	18
2,458,648.15	2,531,054.50	1,682,976.50	848,078	3,312,570.29	70,430.00	19
3,839,977.92	3,772,323.00	2,434,498.00	1,337,825	4,778,136.29	45,000.00	20
836,585.42	539,247.05	230,060.05	309,187	1,493,580.38	20,277.50	21
2,255,605.49	2,391,782.90	2,161,671.90	230,111	4,279,656.04	34,800.00	22
1,677,505.41	1,172,141.60	913,110.60	259,031	2,240,077.89	38,600.00	23
6,106,280.56	5,098,845.25	3,954,565.25	1,144,280	12,752,282.11	87,280.00	24
413,556.70	238,939.65	167,155.65	71,784	792,855.48	35,000.00	25
645,006.10	514,751.40	360,304.40	154,447	1,750,345.84	8,225.00	26
347,170.78	176,314.06	116,841.06	59,473	422,191.07	12,535.00	27
2,316,075.19	2,535,972.93	1,600,930.93	935,042	2,855,179.86	92,250.00	28
4,016,734.53	5,213,300.27	3,518,300.27	1,695,000	7,864,513.74	85,000.00	29
2,119,570.06	4,687,976.64	4,674,248.64	13,728	1,407,680.74	113,000.00	30
697,160.40	904,408.55	854,857.55	49,551	897,155.39	57,650.00	31
914,413.50	1,449,293.85	1,428,932.85	20,361	817,947.31	31,250.00	32
117,721,287.85	131,402,877.26	93,109,144.26	38,293,733	174,916,901.51	2,957,069.60	
386,631,658.82	421,481,679.48	310,617,008.48	110,864,671	174,916,901.51	5,350,896.50	
1,226,578.00	1,914,575.97	1,540,891.97	373,684	4,927,530.13	273,927.25	33
798,923.86	1,116,387.02	779,508.02	336,879	3,361,494.25	225,275.00	34
594,402.15	903,285.39	672,367.39	230,918	2,778,516.87	194,025.00	35
5,777,842.14	8,354,629.46	5,589,487.46	2,765,142	16,712,227.23	983,877.33	36
1,064,704.68	1,504,511.56	996,219.56	508,292	3,116,455.35	224,360.00	37
2,655,775.42	4,473,069.50	3,245,193.50	1,227,876	8,938,981.24	513,723.00	38
12,118,226.26	18,266,458.90	12,823,667.90	5,442,791	39,835,205.07	2,415,187.58	
7,291,221.98	9,981,085.81	6,726,729.81	3,254,356	22,899,602.23	951,797.50	39
4,374,970.74	5,989,484.83	3,666,325.83	2,323,159	14,713,566.82	412,777.50	40
11,177,863.30	16,227,190.67	11,168,458.67	5,058,732	37,476,580.60	1,302,771.88	41
379,887.96	509,425.54	373,620.54	135,805	1,576,627.36	42,325.00	42
810,959.01	1,267,731.62	808,187.62	459,544	2,192,305.23	114,842.85	43
64,511.60	235,786.75	168,666.75	67,120	201,791.50	12,500.00	44
24,099,414.59	34,210,705.22	22,911,989.22	11,298,716	79,060,473.74	2,837,014.73	
1,409,327.69	2,111,537.00	1,221,603.00	889,934	3,197,966.22	179,230.00	45
977,725.18	1,705,453.71	1,058,447.71	647,006	2,773,589.91	122,128.30	46
528,128.22	917,670.32	592,504.32	325,166	1,090,153.07	75,476.63	47
381,668.65	537,655.05	307,533.05	230,122	518,024.01	72,382.36	48
688,335.64	1,515,200.51	924,030.51	591,170	1,281,452.50	119,715.00	49
383,752.78	807,354.42	434,610.42	372,744	928,256.37	33,880.00	50
780,119.10	1,702,101.77	1,058,790.77	643,311	2,083,773.63	94,095.00	51
258,831.48	450,161.20	249,829.20	200,332	752,489.41	36,676.50	52
374,966.23	652,141.60	462,742.60	189,399	1,157,626.84	26,628.50	53
4,464,017.60	9,353,735.31	5,196,457.31	4,157,278	22,797,733.38	379,891.50	54
248,527.61	431,154.95	296,716.95	134,438	1,405,742.95	15,255.00	55
1,120,412.00	1,751,953.81	1,189,834.81	562,119	3,856,483.83	240,986.58	56
1,530,082.40	3,129,292.90	1,925,228.90	1,204,064	4,028,503.39	170,781.25	57
13,145,894.59	25,065,412.55	14,918,329.55	10,147,083	45,871,795.51	1,567,126.62	

No. 70.—Lawful Money Reserve of the National

FEBRUARY 5, 1901—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		*15 per cent.*		*Per ct.*
58	Ohio	$93,299,278.52	$13,994,891.78	$27,562,276.43	29.54
59	Indiana	47,844,166.66	7,176,625.00	17,915,530.00	37.45
60	Illinois	88,335,038.29	13,250,255.74	28,628,625.92	32.41
61	Michigan	42,871,490.15	6,430,723.52	11,513,624.48	26.85
62	Wisconsin	41,071,575.85	6,160,736.38	11,586,065.57	28.21
63	Minnesota	22,791,223.63	3,418,683.54	6,137,677.43	26.93
64	Iowa	59,092,309.00	8,863,846.35	17,994,283.12	30.45
65	Missouri	12,901,896.99	1,935,284.55	5,138,322.55	39.83
	Total Middle States	408,206,979.09	61,231,046.86	126,475,805.50	30.98
66	North Dakota	5,619,307.67	842,896.15	1,442,123.70	25.66
67	South Dakota	6,459,189.06	968,878.36	1,904,197.82	29.48
68	Nebraska	21,658,403.05	3,248,760.46	7,540,253.79	34.81
69	Kansas	29,662,422.59	4,449,363.39	11,502,277.15	38.78
70	Montana	13,541,762.14	2,031,264.32	4,136,529.23	30.55
71	Wyoming	4,156,213.24	623,431.98	1,271,957.05	30.60
72	Colorado	24,195,630.19	3,629,344.53	10,381,019.14	42.90
73	New Mexico	4,122,267.23	618,340.08	1,462,109.07	35.47
74	Oklahoma	5,203,027.12	780,454.07	2,390,803.92	45.91
75	Indian Territory	4,259,837.47	638,975.62	1,782,521.03	41.84
	Total Western States	118,878,059.76	17,831,708.96	43,813,791.90	36.86
76	Washington	21,200,997.97	3,180,149.69	6,407,385.47	30.22
77	Oregon	6,071,176.48	910,676.47	1,889,047.90	31.12
78	California	15,264,183.13	2,289,627.47	5,447,204.76	35.69
79	Idaho	3,728,840.33	559,326.05	1,258,701.21	33.76
80	Utah	6,241,818.91	936,272.84	2,329,638.39	37.32
81	Nevada	462,272.31	69,340.85	76,506.83	16.55
82	Arizona	2,555,953.28	383,392.99	1,160,940.52	45.66
83	Alaska	184,762.67	27,714.40	57,567.10	31.16
84	Hawaii *a*	431,975.29	64,796.29	142,546.05	33.00
	Total Pacific States	56,141,980.37	8,421,297.05	18,775,538.23	33.44
	Total country banks	1,451,414,802.77	217,712,220.40	438,194,515.55	30.19
	Total United States	3,490,230,175.49	727,416,063.58	1,039,943,993.04	29.80

a Figures from statement of December 13, 1900.

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

FEBRUARY 5, 1901—Continued.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
$5,328,859.36	$8,271,290.38	$5,035,266.38	$3,236,024	$18,618,242.66	$672,743.39	58
2,753,614.90	5,100,038.46	3,624,785.46	1,475,253	12,522,903.79	292,587.75	59
5,090,531.99	7,186,008.62	5,019,452.62	2,166,556	20,918,691.55	523,925.75	60
2,495,794.21	3,542,886.47	2,464,183.47	1,078,703	7,778,900.01	191,238.00	61
2,399,455.15	2,975,031.71	2,254,394.71	720,637	8,448,935.36	162,098.50	62
1,318,606.42	1,748,673,65	1,408,990.65	339,683	4,266,836.28	122,167.50	63
3,396,032.53	4,304,707.97	2,955,427.97	1,349,280	13,315,810.13	373,765.02	64
737,717.82	1,035,361.44	647,219.44	388,142	4,011,971.11	90,990.00	65
23,520,612.38	34,163,998.70	23,409,720.70	10,754,278	89,882,290.89	2,429,515.91	
323,825.46	474,720.57	292,815.57	181,905	934,070.63	33,332.50	66
376,032.34	640,866.35	461,652.35	179,214	1,234,533.97	28,797.50	67
1,255,257.83	1,431,973.95	966,422.95	465,551	5,997,663.94	110,615.90	68
1,703,361.35	2,570,358.66	1,710,969.66	859,389	8,740,958.49	190,960.00	69
794,340.73	1,586,529.50	1,108,430.50	478,099	2,504,587.23	45,412.50	70
239,812.79	368,723.80	298,206,80	70,517	879,333.25	23,900.00	71
1,417,985.11	2,825,035.72	2,178,977.72	646,058	7,471,601.67	84,381.75	72
237,836.03	343,834.35	226,524.35	117,310	1,094,524.72	23,750.00	73
302,185.63	372,232.95	217,542.95	154,690	1,993,580.97	24,990.00	74
244,332.25	403,576.20	266,678.20	136,898	1,350,799.83	28,145.00	75
6,894,969.52	11,017,852.05	7,728,221.05	3,289,631	2,201,654.70	594,285.15	
1,249,515.88	3,028,337.75	2,858,105.75	170,232	3,322,687.72	56,360.00	76
355,124.59	840,990.05	783,747.65	57,243	1,025,192.85	22,865.00	77
890,891.99	2,250,749.68	2,145,597.68	105,152	3,134,057.58	62,397.50	78
219,597.42	386,704.65	301,316.65	85,388	861,664.06	10,332.50	79
349,287.73	1,089,943.10	992,117.10	97,826	1,176,641.79	63,053.50	80
27,326.34	27,046.20	24,138.20	2,908	48,435.63	1,025.00	81
149,359.19	335,680.85	268,832.85	66,848	821,264.67	9,595.00	82
10,835.76	36,870.70	33,305.70	3,565	20,071.40	625.00	83
24,918.52	140,046.05	140,046.05	.....	.....	2,500.00	84
3,276,857.42	8,136,369.03	7,547,207.03	589,162	10,410,015.70	229,153.50	
83,055,974.76	130,860,796.45	89,339,135.45	41,521,661	297,261,435.61	10,072,283.49	
469,687,633.58	552,342,475.93	399,956,143.93	152,386,332	472,178,337.12	15,423,179.99	

No. 70.—Lawful Money Reserve of the National

APRIL 24, 1901.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	CENTRAL RESERVE CITIES.		*25 per cent.*		*Per ct.*
1	New York City	$827,452,687.43	$206,863,171.87	$216,249,851.07	26.13
2	Chicago	192,351,018.24	48,087,754.56	53,230,738.87	27.67
3	St. Louis	72,409,061.00	18,102,265.25	17,664,396.32	24.40
	Total	1,092,212,766.67	273,053,191.68	287,144,986.26	26.29
	OTHER RESERVE CITIES.				
4	Boston	192,814,151.62	48,203,537.90	60,546,783.84	31.40
5	Albany	16,705,544.29	4,176,386.07	4,800,239.81	28.73
6	Brooklyn	16,455,431.43	4,113,857.86	4,830,367.28	29.35
7	Philadelphia	194,510,626.66	48,627,656.67	57,561,930.90	29.59
8	Pittsburg	105,982,905.96	26,495,726.48	26,899,757.12	25.38
9	Baltimore	44,736,985.85	11,184,246.46	11,742,056.20	26.25
10	Washington	19,435,411.53	4,858,852.88	7,248,320.25	37.29
11	Savannah	1,105,943.05	276,485.76	273,088.81	24.69
12	New Orleans	20,984,134.58	5,246,033.64	5,965,982.09	28.43
13	Louisville	17,295,692.16	4,323,923.04	5,951,647.68	34.41
14	Houston	5,292,546.89	1,323,136.72	3,491,166.18	65.96
15	Cincinnati	47,235,614.69	11,808,903.67	12,399,538.35	26.25
16	Cleveland	43,795,331.00	10,948,832.75	11,044,231.14	25.22
17	Columbus	11,818,789.51	2,954,697.38	3,486,081.41	29.50
18	Indianapolis	18,096,496.33	4,524,124.08	6,753,256.95	37.32
19	Detroit	18,766,794.86	4,691,698.72	5,119,658.93	27.28
20	Milwaukee	31,169,567.42	7,792,391.86	9,046,426.98	29.02
21	Des Moines	8,572,178.58	2,143,044.64	2,789,175.00	32.54
22	St. Paul	18,223,681.39	4,555,920.35	5,438,712.13	29.84
23	Minneapolis	14,101,172.30	3,525,293.08	3,862,976.19	27.39
24	Kansas City, Kans	4,216,535.78	1,054,133.94	1,255,007.87	29.76
25	Kansas City, Mo	54,842,727.16	13,710,681.79	20,228,764.74	36.89
26	St. Joseph	5,491,551.25	1,372,887.81	2,105,895.77	38.35
27	Lincoln	3,065,209.02	766,302.26	812,174.42	26.50
28	Omaha	19,802,742.81	4,950,685.70	5,985,667.26	30.23
29	Denver	34,377,177.70	8,594,294.43	14,723,932.99	42.83
30	San Francisco	18,670,301.88	4,667,575.47	6,097,586.33	32.66
31	Los Angeles	6,370,649.84	1,592,662.46	2,480,002.43	38.93
32	Portland, Oreg	7,577,912.01	1,894,478.00	2,077,913.59	27.42
	Total	1,001,513,807.49	250,378,451.87	305,018,342.64	30.45
	Total all reserve cities	2,093,726,574.16	523,431,643.55	592,163,328.90	28.28
	STATES, ETC.		*15 per cent.*		
33	Maine	22,466,641.64	3,369,996.25	6,788,855.89	30.22
34	New Hampshire	14,696,311.54	2,204,446.73	4,512,596.84	30.71
35	Vermont	11,138,552.81	1,670,782.92	3,576,564.06	32.11
36	Massachusetts	105,170,001.63	15,775,500.24	25,415,989.19	24.17
37	Rhode Island	19,538,810.87	2,930,821.63	5,461,913.02	27.95
38	Connecticut	47,768,008.32	7,165,201.25	13,718,643.18	28.72
	Total New England States	220,778,326.81	33,116,749.02	59,474,562.18	26.94
39	New York	130,623,082.90	19,593,462.44	33,863,538.00	25.92
40	New Jersey	77,577,650.00	11,636,647.50	21,253,615.98	27.40
41	Pennsylvania	208,887,230.89	31,333,084.63	59,457,895.14	28.46
42	Delaware	6,420,484.29	963,072.64	1,973,590.94	30.74
43	Maryland	15,073,723.21	2,261,058.48	3,649,667.17	24.21
44	District of Columbia	1,178,156.01	176,723.40	475,677.70	40.37
	Total Eastern States	439,760,327.27	65,964,049.09	120,673,984.93	27.44
45	Virginia	25,971,716.09	3,895,757.41	6,194,803.12	23.85
46	West Virginia	18,328,978.37	2,749,346.75	4,974,234.16	27.14
47	North Carolina	8,911,818.43	1,336,772.76	2,015,047.19	22.61
48	South Carolina	6,602,727.65	990,409.15	1,072,574.76	16.24
49	Georgia	11,586,419.58	1,737,962.94	2,764,100.31	23.86
50	Florida	7,117,311.20	1,067,597.13	2,375,924.06	33.38
51	Alabama	13,325,019.20	1,998,752.88	3,567,131.76	26.77
52	Mississippi	4,170,807.10	625,621.07	1,201,380.34	28.88
53	Louisiana	5,846,155.18	876,923.28	1,572,957.71	26.90
54	Texas	76,329,394.39	11,449,409.16	31,923,868.16	41.82
55	Arkansas	4,328,855.96	649,328.39	1,838,738.27	42.48
56	Kentucky	20,374,288.24	3,056,143.23	5,751,638.73	28.23
57	Tennessee	26,151,843.85	3,922,776.58	7,236,490.88	27.67
	Total Southern States	229,015,336.24	34,356,800.43	72,491,889.45	31.65

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

APRIL 24, 1901.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates for gold deposited.	Due from reserve agents.	Redemption fund with Treasurer.	
$205,257,224.37	$214,643,903.57	$164,496,065.57	$49,327,838	$820,000	.....	$1,605,947.50	1
47,776,807.06	52,919,791.37	32,154,104.37	20,515,687	250,000	.....	310,947.50	2
17,629,765.25	17,191,896.32	10,660,462.32	6,531,434	.....	.....	472,500.00	3
270,663,796.68	284,755,591.26	207,310,632.26	76,374,959	1,070,000	.....	2,389,395.00	
23,941,081.45	23,875,692.87	15,479,271.87	8,396,421	.....	$36,349,715.97	321,375.00	4
2,072,218.04	1,886,190.25	994,044.25	842,146	50,000	2,882,099.56	31,950.00	5
2,040,878.93	2,222,575.10	1,409,972.10	812,603	.....	2,575,692.18	32,100.00	6
24,054,215.84	23,556,427.01	18,777,263.01	3,339,174	1,440,000	33,486,268.89	519,225.00	7
13,071,819.49	13,969,209.85	9,605,607.85	4,363,602	.....	12,578,459.77	352,087.50	8
5,498,323.23	6,234,731.85	3,468,936.85	2,715,795	50,000	5,319,724.35	187,600.00	9
2,401,451.44	3,327,019.08	2,086,444.08	1,240,575	.....	3,865,351.17	55,950.00	10
133,242.88	200,422.00	165,000.00	35,422	.....	62,666.81	10,000.00	11
2,586,516.82	3,351,717.65	2,267,246.65	1,084,471	.....	2,541,264.44	73,000.00	12
2,065,726.52	2,136,960.20	1,051,570.20	1,085,390	.....	3,622,217.48	192,470.00	13
652,130.86	1,638,475.55	974,837.55	663,638	.....	1,833,815.63	18,875.00	14
5,789,827.33	5,986,185.48	2,690,657.48	3,015,528	280,000	6,184,103.87	229,249.00	15
5,382,301.37	4,867,151.00	2,830,141.00	2,037,010	.....	5,992,850.14	184,230.00	16
1,462,611.19	1,873,706.07	990,625.07	883,081	.....	1,582,900.34	29,475.00	17
2,247,563.29	3,080,103.53	2,461,159.53	618,944	.....	3,644,155.92	28,997.50	18
2,309,599.36	2,323,653.50	1,589,274.50	734,379	.....	2,723,505.43	72,500.00	19
3,872,445.93	3,843,977.00	2,475,132.00	1,368,845	.....	5,154,949.98	47,500.00	20
1,060,132.32	804,466.90	319,951.90	484,515	.....	1,961,928.10	22,780.00	21
2,260,560.18	2,440,308.22	2,097,909.22	342,399	.....	2,963,603.91	34,800.00	22
1,744,596.54	1,533,292.20	939,792.20	593,500	.....	2,293,583.99	36,100.00	23
509,566.97	584,659.20	152,228.20	432,431	.....	635,348.67	35,000.00	24
6,811,700.89	5,729,457.30	4,668,467.30	760,990	300,000	14,412,027.44	87,280.00	25
682,318.90	669,212.40	443,339.40	216,873	.....	1,437,433.37	8,250.00	26
376,883.63	213,672.10	151,478.10	62,194	.....	585,967.32	12,535.00	27
2,429,717.32	2,640,883.35	1,439,764.35	1,201,119	.....	3,253,532.86	91,251.05	28
4,254,647.22	5,292,251.60	3,697,251.60	1,595,000	.....	9,346,681.39	85,000.00	29
2,274,787.74	4,512,998.75	4,505,310.75	7,688	.....	1,466,587.58	118,000.00	30
767,506.23	1,183,650.80	1,101,323.80	82,327	.....	1,238,701.63	57,650.00	31
931,614.00	1,087,054.90	1,066,705.90	20,349	.....	959,608.69	31,250.00	32
123,685,985.91	131,057,115.71	89,900,706.71	39,036,409	2,120,000	170,954,746.88	3,006,480.05	
394,349,782.59	415,812,706.97	297,211,338.97	115,411,368	3,190,000	170,954,746.88	5,395,875.05	
1,234,025.60	1,897,012.31	1,511,886.31	385,126	.....	4,606,911.33	284,932.25	33
791,264.69	1,105,803.38	791,061.38	314,742	.....	3,180,508.46	226,285.00	34
598,355.17	900,173.54	664,697.54	235,476	.....	2,501,495.52	174,895.00	35
5,890,042.30	8,705,526.58	5,790,062.58	2,915,464	.....	15,660,068.11	1,050,394.50	36
1,072,188.65	1,529,543.50	979,404.50	550,139	.....	3,682,019.52	250,350.00	37
2,658,666.50	4,514,151.05	3,305,969.05	1,208,182	.....	8,685,957.13	518,535.00	38
12,244,542.91	18,652,210.36	13,043,081.36	5,609,129	.....	38,316,960.07	2,505,391.75	
7,448,062.98	10,187,652.20	6,560,869.20	3,386,783	240,000	22,702,580.80	973,305.00	39
4,483,414.00	6,534,841.93	3,821,030.93	2,713,811	.....	14,290,661.55	428,112.50	40
12,004,336.74	17,750,225.72	11,896,398.72	5,803,827	50,000	40,385,426.63	1,322,242.79	41
367,839.05	545,345.31	391,250.31	154,095	.....	1,384,770.63	43,475.00	42
854,999.46	1,309,347.59	834,045.59	466,302	.....	2,225,759.76	123,559.82	43
65,689.36	215,410.25	161,160.25	54,250	.....	247,767.45	12,500.00	44
25,224,341.59	36,533,823.00	23,664,755.00	12,579,068	290,000	81,236,966.82	2,903,195.11	
1,484,903.36	2,265,123.80	1,179,774.80	1,085,349	.....	3,746,180.22	183,499.00	45
1,049,083.50	1,634,063.01	1,045,892.01	588,171	.....	3,213,533.15	126,638.00	46
502,272.57	983,503.83	611,880.83	371,623	.....	950,152.02	81,091.34	47
367,753.66	540,019.90	319,357.90	220,662	.....	461,529.86	71,025.00	48
646,495.18	1,424,136.49	852,285.49	571,851	.....	1,218,238.82	121,725.00	49
412,522.85	660,516.56	396,214.56	264,302	.....	1,679,117.50	36,290.00	50
760,940.15	1,532,873.75	1,012,672.75	520,201	.....	1,937,855.51	96,402.50	51
234,178.43	496,909.60	257,425.60	239,484	.....	667,295.74	40,175.00	52
339,719.31	595,119.45	435,969.45	159,150	.....	950,213.26	27,625.00	53
4,416,665.49	8,914,686.59	5,195,119.59	3,719,567	.....	22,601,436.13	407,745.44	54
253,809.36	534,910.10	377,170.10	157,740	.....	1,289,023.17	11,805.00	55
1,123,922.49	1,699,711.60	1,202,213.60	497,498	.....	3,805,590.13	216,337.00	56
1,502,254.13	3,289,747.64	1,952,647.61	1,337,100	.....	3,779,601.99	167,141.25	57
13,094,520.48	24,571,322.32	14,838,624.32	9,732,698	.....	46,300,067.60	1,620,499.53	

No. 70.—Lawful Money Reserve of the National

APRIL 24, 1901—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		*15 per cent.*		*Per ct.*
58	Ohio	$94,357,636.03	$14,153,645.41	$29,082,986.11	30.82
59	Indiana	49,106,548.49	7,365,982.27	17,331,675.52	35.29
60	Illinois	90,841,995.66	13,626,299.35	27,764,038.96	30.56
61	Michigan	44,706,194.37	6,705,929.16	12,244,929.81	27.39
62	Wisconsin	42,398,556.82	6,359,783.52	11,571,898.98	27.29
63	Minnesota	25,315,897.17	3,797,384.58	6,975,767.11	27.55
64	Iowa	65,818,995.76	9,872,849.36	21,298,728.60	32.36
65	Missouri	13,131,595.20	1,969,739.28	5,132,894.97	39.09
	Total Middle States	425,677,419.50	63,851,612.93	131,402,920.06	30.87
66	North Dakota	5,381,554.42	807,233.16	1,220,046.76	22.67
67	South Dakota	7,159,403.99	1,073,910.60	2,409,301.86	33.65
68	Nebraska	23,661,757.93	3,549,263.69	8,867,902.56	37.48
69	Kansas	31,673,744.93	4,751,061.74	13,605,325.18	42.95
70	Montana	13,207,824.41	1,981,173.66	4,080,218.46	39.89
71	Wyoming	4,206,152.02	630,922.80	946,464.37	22.50
72	Colorado	24,935,552.30	3,740,332.85	11,205,128.26	44.94
73	New Mexico	4,058,914.83	608,837.22	1,368,087.34	33.71
74	Oklahoma	6,265,216.97	939,782.55	3,442,773.86	54.95
75	Indian Territory	4,688,444.28	703,266.64	1,948,738.28	41.57
	Total Western States	125,238,566.08	18,785,784.91	49,093,986.93	39.20
76	Washington	23,149,871.10	3,472,480.66	7,556,527.59	32.64
77	Oregon	6,206,016.29	930,902.44	1,945,653.97	31.35
78	California	15,471,011.97	2,320,651.80	5,029,833.82	32.51
79	Idaho	3,935,627.66	590,344.15	1,439,422.79	36.57
80	Utah	6,229,327.66	934,399.15	2,711,974.93	43.54
81	Nevada	426,604.83	63,990.72	64,995.60	15.24
82	Arizona	2,801,684.78	420,252.72	1,412,958.45	50.43
83	Alaska	151,278.01	22,691.70	36,670.83	24.24
84	Hawaii	668,171.53	100,225.73	202,695.00	30.34
	Total Pacific States	59,039,593.83	8,855,939.07	20,400,732.98	34.55
	Total country banks	1,499,539,571.73	224,930,935.75	453,538,076.53	30.25
	Tota United States	3,593,266,145.89	748,362,579.30	1,045,701,405.43	29.10

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

APRIL 24, 1901—Continued.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates for gold deposited.	Due from reserve agents.	Redemption fund with Treasurer.	
$5,378,582.39	$8,560,014.32	$4,985,580.32	$3,564,434	$10,000	$19,815,782.36	$707,189.43	58
2,823,832.85	5,058,731.17	3,479,711.17	1,579,020	.....	11,966,544.20	306,400.15	59
5,232,516.68	7,404,281.44	5,061,514.44	2,222,767	120,000	19 814,749.87	545,007.65	60
2,606,044.46	3,495,383.55	2,320,841.55	1,144,542	30,000	8,558.728.26	190,818.00	61
2,476,745.01	3,162,274.39	2,226,573.39	885,701	50,000	8,241,703.59	167,921.00	62
1,469,852.83	1,973,778.80	1,554,484.80	419,294	.....	4,879,235.81	122,752.50	63
3,792,544.31	4,830,393.36	3,184,140.36	1,626,253	20,000	16,076,846.65	391,488.59	64
750,009.71	1,073,534.13	655,310.13	418,224	.....	3,964,645.84	94,715.00	65
24,530,128.24	35,558,391.16	23,468,156.16	11,866,235	230,000	93,318,236.58	2 526,292.32	
308,838.26	416,124.18	280,414.18	135,710	.....	768,785.08	35.137.50	66
418,019.24	650,653.25	438,923.25	211,730	.....	1,729,786 11	28,862.50	67
1,374,004.08	1,627,590.25	1,049,864.25	567,726	10,000	7,126,058.81	114,253.50	68
1,821,653.70	2,729,896.71	1,725,659.71	964,237	40,000	10,678,500.97	196,927.50	69
775,262.95	1,423,901.25	1,030,721.25	393,180	.....	2,613.300.94	43,016.27	70
243,309.12	346,152.40	275,484.40	70,668	.....	577,661.97	22,650.00	71
1,459,438.14	2,722,507.82	1,955,626.82	766,881	.....	8,390,882.94	91.737.50	72
233,908.89	323,008.31	185,990.31	137,018	.....	1,021,014.03	24,065.00	73
364,417.02	465,641.45	251,764.45	213,877	.....	2,948,392.41	28,740.00	74
267,198.66	436,072.95	269,857.95	166,215	.....	1,477,395.33	35,270.00	75
7,266,050.06	11,141,548.57	7,464,306.57	3,627,242	50,000	37,331,778.59	620,659.77	
1,365,698.26	2,979,217.25	2,807,901.25	171,316	.....	4,519,075.34	58,235.00	76
362,304.98	762,927.00	710,469.00	52,458	.....	1,157,586.97	25,140.00	77
901,093.72	1,795,875.75	1,701,425.75	94,450	.....	3,166,040.57	67,917.50	78
232,160.66	379,609.75	323,744.75	55,865	.....	1,049,870.54	9,942.50	79
348,259.66	1,091,865.28	1,014,117.28	77,748	.....	1,556,359.65	63,750.00	80
25,186.29	17,240.80	17,135.80	105	.....	46,729.80	1,025.00	81
163,978.09	354,312.65	302,800.65	51,512	.....	1,048,338.30	10,307.50	82
8,826.68	31,692.35	30,932.35	760	.....	4,353.48	625.00	83
39,090.29	175,195.00	174,903.00	292	.....	25,000.00	2,500.00	84
3,446,598.63	7,587,935.83	7,083,429.83	504,506	.....	12,573,354.65	239,442.50	
85,806,181.91	134,045,231.24	89,562,353.24	43,912,878	570,000	309,077,364.31	10,415,480.98	
480,155,964.50	549,857,938.21	386,773,692.21	159,324 246	3,760,000	480,032,111.19	15,811,356.03	

No. 70.—Lawful Money Reserve of the National

JULY 15, 1901.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	CENTRAL RESERVE CITIES.		*25 per cent.*		*Per ct.*
1	New York City	$794,584,521.39	$198,646,130.35	$209,118,017.63	26.32
2	Chicago	209,774,330.47	52,443,582.61	54,070,828.95	25.78
3	St. Louis	76,302,176.97	19,075,544.24	15,524,395.47	20.35
	Total central reserve cities	1,080,661,028.83	270,165,257.20	278,713,242.05	25.79
	OTHER RESERVE CITIES.				
4	Boston	186,590,621.43	46,647,655.36	54,462,391.09	29.19
5	Albany	16,859,761.65	4,214,940.41	4,170,204.94	24.73
6	Brooklyn	16,497,851.69	4,124,462.92	4,091,968.12	24.80
7	Philadelphia	190,070,000.76	47,517,500.19	53,946,605.21	28.33
8	Pittsburg	104,137,783,13	26,034,445.78	23,578,449.07	22.64
9	Baltimore	44,098,057.62	11,024,514.40	11,272,779.59	25.56
10	Washington	18,315,322.22	4,578,830.56	5,921,136.53	32.33
11	Savannah	1,161,172.25	290,293.06	320,901.90	27.64
12	New Orleans	20,229,995.46	5,057,498.87	5,184,463.78	25.63
13	Louisville	17,427,557.18	4,356,889.29	5,099,076.47	29.26
14	Houston	5,411,181.02	1,352,795.26	3,715,979.99	68.67
15	Cincinnati	50,026,044.39	12,506,511.10	13,364,310.14	26.71
16	Cleveland	43,648,511.00	10,912,127.75	10,973,158.95	25.14
17	Columbus	11,719,055.70	2,929,763.92	2,794,567.57	23.85
18	Indianapolis	19,582,977.03	4,895,744.26	6,886,102.75	35.16
19	Detroit	20,340,204.27	5,085,051.07	5,555,618.04	27.31
20	Milwaukee	31,844,407.95	7,961,101.99	9,112,887.24	28.62
21	Des Moines	8,621,330.92	2,155,332.73	2,354,406.46	27.31
22	St. Paul	19,376,938.12	4,844,234.53	6,745,469.67	34.81
23	Minneapolis	16,424,303.57	4,106,075.89	5,149,444.65	31.35
24	Kansas City, Kans	5,177,319.44	1,294,329.86	1,844,243.33	35.62
25	Kansas City, Mo	58,557,474.57	14,639,368.64	19,599,781.36	33.47
26	St. Joseph	6,183,627.47	1,545,906.87	2,905,079.23	46.98
27	Lincoln	3,444,590.41	861,147.60	820,928.09	23.83
28	Omaha	21,672,882.95	5,418,220.74	6,500,455.75	29.99
29	Denver	33,869,454.32	8,467,363.58	13,235,870.46	39.08
30	San Francisco	19,786,343.20	4,946,585.80	6,957,208.28	35.16
31	Los Angeles	6,662,550.41	1,665,637.60	2,045,878.61	30.71
32	Portland, Oreg	7,950,622.87	1,987,655.72	2,592,417.43	32.61
	Total other reserve cities	1,005,687,943.00	251,421,985.75	291,201,784.70	28.96
	Total all reserve cities	2,086,348,971.83	521,587,242.95	569,915,026.75	27.32
	STATES, ETC.		*15 per cent.*		
33	Maine	23,661,376.21	3,549,206.43	7,212,831.45	30.48
34	New Hampshire	15,247,329.69	2,287,099.45	4,587,499.33	30.09
35	Vermont	11,973,851.08	1,796,077.66	3,993,218.38	33.35
36	Massachusetts	104,543,394.47	15,681,509.17	26,579,327.11	25.42
37	Rhode Island	19,656,119.16	2,948,417.88	5,207,855.56	26.49
38	Connecticut	48,298,348.13	7,244,752.22	13,308,559.16	27.55
	Total New England States	223,380,418.74	33,507,062.81	60,889,290.99	27.26
39	New York	130,295,866.88	19,544,380.03	32,465,462.94	24.92
40	New Jersey	78,477,189.02	11,771,578.35	19,840,079.06	25.28
41	Pennsylvania	208,568,192.71	31,285,228.91	51,009,328.54	24.46
42	Delaware	6,961,905.23	1,044,285.78	1,800,642.30	25.86
43	Maryland	15,745,965.80	2,361,894.87	3,523,418.10	22.38
44	District of Columbia	1,172,198.28	175,829.74	398,796.63	34.02
	Total Eastern States	441,221,317.92	66,183,197.68	109,037,727.57	24.71
45	Virginia	26,239,009.66	3,935,851.45	6,331,309.86	24.13
46	West Virginia	19,426,548.98	2,913,982.35	5,579,516.44	28.72
47	North Carolina	8,554,432.37	1,283,164.86	1,965,062.90	22.97
48	South Carolina	6,235,037.35	935,255.60	1,072,403.03	17.20
49	Georgia	11,667,454.81	1,750,118.22	2,657,233.08	22.77
50	Florida	8,725,377.33	1,308,806.60	4,076,550.75	46.72
51	Alabama	12,877,210.11	1,931,581.52	3,834,415.19	29.78
52	Mississippi	3,865,363.97	579,804.59	1,054,637.47	27.29
53	Louisiana	5,807,301.33	871,095.20	1,690,298.89	29.11
54	Texas	72,439,389.22	10,865,908.38	25,521,698.53	35.24
55	Arkansas	3,901,232.13	585,184.82	1,005,492.20	25.78
56	Kentucky	20,542,617.77	3,081,392.66	5,672,101.85	27.61
57	Tennessee	25,748,532.53	3,862,279.88	6,950,328.55	26.99
	Total Southern States	226,029,507.56	33,904,426.13	67,414,048.74	29.83

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

JULY 15, 1901.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates for gold deposited.	Due from reserve agents.	Redemption fund with Treasurer.	
$197,065,982.85	$207,537,870.13	$152,208,081.13	$53,549,789	$1,780,000	.....	$1,580,147.50	1
52,135,485.11	53,762,731.45	28,612,084.45	24,820,647	330,000	.....	308,097.50	2
18,569,641.74	15,018,492.97	10,126,982.97	4,891,510	.....	.....	505,902.50	3
267,771,109.70	276,319,094.55	190,947,148.55	83,261,946	2,110,000	.....	2,394,147.50	
23,161,890.18	23,818,566.86	15,731,353,86	8,087,213	.....	$30,319,949.23	323,875.00	4
2,091,495.21	1,826,697.30	972,557.30	804,140	50,000	2,311,557.64	31,950.00	5
2,046,181.46	2,128,975.20	1,210,949.20	918,026	.....	1,930,892.92	32,100.00	6
23,499,012.60	23,957,065.64	19,982,997.64	3,344,068	630,000	29,470,064.57	519,475.00	7
12,828,712.89	13,314,796.65	9,432,847.65	3,881,949	.....	9,886,632.42	377,020.00	8
5,417,234.70	5,393,924.50	3,051,924.50	2,102,000	240,000	5,688,810.09	190,045.00	9
2,261,440.28	3,172,338.50	2,369,407.50	802,931	.....	2,692,848.03	55,950.00	10
140,146.53	164,121.00	113,600.00	50,521	.....	146,780.90	10,000.00	11
2,492,249.43	2,663,453.13	1,849,428.13	814,025	.....	2,448,010.65	73,000.00	12
2,074,419.65	1,934,664.20	1,018,849.20	915,815	.....	2,956,362.27	208,050.00	13
666,960.13	1,871,394.25	1,078,138.25	793,256	.....	1,825,710.74	18,875.00	14
6,138,631.05	7,276,223.38	2,903,005.38	3,763,218	610,000	5,858,837.76	229,249.00	15
5,344,888.88	4,855,206.78	2,931,448.78	1,923,758	.....	5,895,602.17	222,350.00	16
1,450,144.46	1,665,303.25	895,574.25	769,729	.....	1,099,789.32	29,475.00	17
2,432,873.38	3,406,783.25	2,644,724.25	762,059	.....	3,449,322.00	29,997.50	18
2,506,275.53	2,792,231.75	1,629,080.75	1,163,151	.....	2,690,886.29	72,500.00	19
3,954,300.99	4,175,337.00	2,650,282.00	1,525,055	.....	4,885,050.24	52,500,00	20
1,065,652.61	839,370.20	389,736.20	449,634	.....	1,491,008.76	24,027.50	21
2,404,717.26	2,381,553.75	2,001,400.75	380,153	.....	4,329,115.92	34,800.00	22
2,030,537.95	1,686,481.15	1,132,481.15	554,000	.....	3,417,963,50	45,000.00	23
629,664.93	633.123.45	125,205.45	507,918	.....	1,176,119.88	35,000.00	24
7,276,044.32	4,322,849.99	3,408,899.99	613,950	300,000	15,189,651.37	87,280.00	25
768,828.43	729,521.60	500,495.60	229,026	.....	2,167,307.63	8,250.00	26
424,073.80	232,359.15	111,270.15	121,089	.....	575,568.94	13,000.00	27
2,667,860.37	2,895,832.25	1,490,785.25	1,405,047	.....	3,522,123.50	82,500.00	28
4,191,181.79	5,173,855.94	3,708,855.94	1,465,000	.....	7,977,014.52	85,000.00	29
2,392,917.90	4,830,816.25	4,821,032.25	9,784	.....	1,965,642.03	160,750.00	30
803,993.80	1,209,736.00	1,150,201.00	59,535	.....	778,492.61	57,650.00	31
978,202.86	1,052,435.35	1,004,366.35	48,069	.....	1,508,732.08	31,250.00	32
124,140,533.37	130,405,017.72	90,310,898.72	38,264,119	1,830,000	157,655,847.98	3,140,919.00	
391,911,643.07	406,724,112.27	281,258,047.27	121,526,065	3,940,000	157,655,847.98	5,535,066.50	
1,308,717.67	2,071,211.11	1,590,950.11	480,261	.....	4,864,208.09	277,412.25	33
827,997.78	1,166,061.22	848,983.22	317,078	.....	3,204,333.11	217,105 00	34
638,681.06	879,279.94	647,725.94	231,554	.....	2,914,563.44	199,375.00	35
5,882,883.87	8,523,641.42	5,689,513.42	2,834,128	.....	17,081,386.19	974,299.50	36
1,080.207.15	1,613,500.15	1,057,459.15	556,041	.....	3,346,455.41	247,900.00	37
2,684,058.09	4,450,526.57	3,291,711.57	1,158,815	.....	8,323,425.59	534,607.00	38
12,422,545.62	18,704,220.41	13,126,343.41	5,577,877	.....	39,734,371.83	2,450,698.75	
7,434.253.37	10,432,580.61	6,490,697.61	3,586,883	355,000	21,074,135.73	958,746.60	39
4,537,398.34	6,310,497.40	3,830,282.40	2,480,215	.....	13,101,499.16	428,082.50	40
11,997,507.76	16,614,834.47	11,392,299.47	5,152,535	70,000	33,103,034.57	1,291,459.50	41
400,480.31	690,545.23	427,924.23	172,621	.....	1,157,012.07	43,085.00	42
893,774.18	1,187,991.97	775,224.97	412,767	.....	2,207,966.71	127,459.42	43
65,331.90	226,304.50	166,854.50	59,450	.....	159,992.13	12,500.00	44
25,328,745.86	35,372,754.18	23,083,283.18	11,864,471	425,000	70,803,640.37	2,861,333.02	
1,499.768.54	2,271,802.90	1,156.905.90	1,114,897	.....	3,873.076.86	186,430.10	45
1,110,426.94	1,771,180.04	1,124,822 04	646,358	.....	3,670,421.40	137,915.00	46
481,842.63	1,009,342.43	601,201.43	408,141	.....	877,162.18	78,558.29	47
346,932.24	474,946.93	309,089.93	165,857	.....	529,531.10	67,925.00	48
654,851.29	1,266,732.51	768,718.51	498,014	.....	1,277,510.57	112.990.00	49
508,422.64	950,903.80	512,103.80	438,800	.....	3,087,896.95	37,750.00	50
733,765.60	1,687,830.36	1,120,577.36	567,253	.....	2,049,417.33	97,167.50	51
216,119.84	479,974.05	246,844.05	233,130	.....	535,158.42	39,505.00	52
336,608.08	585,713.50	437,469.50	148,244	.....	1,075,010.39	29.575.00	53
4,178,494.99	8,659,559.70	5,421,666.70	3,237,893	.....	16,445,467.92	419,670.91	54
228,331.92	415,010.03	284,032.03	130,978	.....	576,127.17	14,355.00	55
1,135,921.07	1,726,882.60	1,173,619.60	553,263	.....	3,703,629.25	241,590.00	56
1,476,016.45	2,973,043.93	1,832,149.93	1,140,894	.....	3,805,045.87	172,238.75	57
12,907,502.23	24,272,922.78	14,989,200.78	9,283,722	.....	41,505,455.41	1,635,670.55	

No. 70.—Lawful Money Reserve of the National

JULY 15, 1901—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		*15 per cent.*		
58	Ohio	$100,028,740.41	$15,004,311.06	$29,791,282.36	29.78
59	Indiana	51,546,612.93	7,731,991.94	18,597,547.71	36.08
60	Illinois	94,669,812.99	14,200,471.95	28,626,234.83	30.24
61	Michigan	45,317,050.11	6,797,557.52	11,994,814.01	26.47
62	Wisconsin	43,249,091.78	6,487,363.77	11,079,243.85	25.62
63	Minnesota	26,480,143.39	3,972,021.51	7,758,729.00	29.30
64	Iowa	66,396,087.00	9,959,413.05	20,602,023.84	31.03
65	Missouri	14,242,090.12	2,136,313.51	5,646,839.58	39.65
	Total Middle States	441,929,628.73	66,289,444.31	134,096,715.18	30.34
66	North Dakota	5,544,793.36	831,719.01	1,072,164.58	19.34
67	South Dakota	7,531,133.95	1,129,670.09	2,310,133.82	30.67
68	Nebraska	24,445,234.88	3,666,785.23	9,401,180.31	38.46
69	Kansas	33,415,151.75	5,012,272.76	14,258,013.95	42.67
70	Montana	13,390,759.48	2,008,613.92	3,389,751.74	25.31
71	Wyoming	4,361,734.97	654,260.25	1,144,610.64	26.24
72	Colorado	24,989,207.11	3,748,381.07	10,499,001.97	42.01
73	New Mexico	4,272,185.89	640,827.88	1,424,573.61	33.35
74	Oklahoma	7,723,830.95	1,158,574.64	3,340,447.43	43.25
75	Indian Territory	4,577,180.12	686,577.02	1,477,926.44	32.29
	Total Western States	130,251,212.46	19,537,681.87	48,317,804.50	37.10
76	Washington	22,830,592.40	3,424,588.86	7,267,402.25	31.83
77	Oregon	6,674,309.96	1,001,146.49	2,477,339.69	37.12
78	California	15,222,183.11	2,283,327.47	4,637,608.69	30.47
79	Idaho	4,306,270.40	645,940.56	1,871,834.72	43.47
80	Utah	6,918,946.70	1,037,842.01	3,187,830.50	46.07
81	Nevada	409,320.53	61,398.08	68,701.06	16.78
82	Arizona	2,773,050.85	415,957.63	1,285,245.09	46.35
83	Alaska	168,435.97	25,265.39	46,339.94	27.51
84	Hawaii	852,186.53	127,827.98	298,322.33	35.01
	Total Pacific States	60,155,296.45	9,023,294.47	21,140,624.27	35.14
	Total country banks	1,522,967,381.86	228,445,107.27	440,896,211.25	28.95
	Total United States	3,609,316,353.69	750,032,350.22	1,010,811,238.00	28.01

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

JULY 15, 1901—Continued.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates for gold deposited.	Due from reserve agents.	Redemption fund with Treasurer.	
$5,717,090.17	$9,025,498.06	$5,225,960.06	$3,769,538	$30,000	$20,054,198.67	$711,585.63	58
2,970,914.12	5,420,906.11	3,667,433.11	1,753,473	.....	12,871,934.95	304,706.65	59
5,459,674.32	7,345,717.44	4,968,002.44	2,192,715	185,000	20,729,231.24	551,286.15	60
2,637,468.81	3,773,177.43	2,479,837.43	1,243,340	50,000	8,017,751.08	203,885.50	61
2,528,287.11	3,166,148.82	2,166,995.82	944,153	55,000	7,746,449.03	166,646.00	62
1,538,959.60	1,951,756.75	1,456,823.75	494,933	.....	5,682,349.75	124,622.50	63
3,824,195.32	5,146,430.75	3,361,705.75	1,734,725	50,000	15,056,668.35	398,924.74	64
816,394.41	1,093,756.45	669,612.45	424,144	.....	4,457,755.63	95,327.50	65
25,492,983.86	36,923,391.81	23,996,370.81	12,557,021	370,000	94,616,338.70	2,556,984.67	
318,406.60	427,532.10	277,770.10	149,762	.....	608,929.98	35,702.50	66
440,123.04	695,130.15	442,097.15	253,033	.....	1,585,641.18	29,362.50	67
1,418,342.69	1,622,625.10	1,034,298.10	578,327	10,000	7,657,626.71	120,928.50	68
1,922,875.11	2,598,908.71	1,707,618.71	851,290	40,000	11,454,020.24	205,085.00	69
785,347.35	1,390,917.95	1,004,881.95	386,036	.....	1,953,588.24	45,245.55	70
252,764.10	334,931.35	284,018.35	50,913	.....	787,329.29	22,350.00	71
1,462,849.43	2,896,073.97	2,194,728.97	701,345	.....	7,511,670.50	91,257.50	72
246,705.15	354,111.25	212,568.25	141,543	.....	1,046,397.36	24,065.00	73
449,927.86	578,946.64	332,155.64	246,791	.....	2,727,745.79	33,755.00	74
259,331.80	413,727.08	262,962.08	150,765	.....	1,025,951.86	38,247.50	75
7,556,673.13	11,312,904.30	7,753,099.30	3,509,805	50,000	36,358,901.15	645,999.05	
1,346,029.55	2,726,627.55	2,524,831.55	201,796	.....	4,481,259.70	59,515.00	76
390,147.60	839,177.15	757,873.15	81,304	.....	1,612,385.04	25,777.50	77
884,050.99	1,746,862.47	1,667,630.47	79,232	.....	2,817,546.22	73,200.00	78
253,994.22	347,450.60	272,620.60	74,830	.....	1,513,429.12	10,955.00	79
389,636.80	1,136,173.40	1,064,191.40	71,982	.....	1,987,907.10	63,750.00	80
24,149.23	18,294.15	16,953.15	1,341	.....	49,381.91	1,025.00	81
162,110.05	380,165.45	320,002.45	60,163	.....	894,397.14	10,682.50	82
9,856.16	39,387.60	37,207.60	2,180	.....	6,327.34	625.00	83
50,131.19	255,722.90	217,887.90	37,835	.....	40,099.43	2,500.00	84
3,510,105.79	7,489,861.27	6,879,198.27	610,663	.....	13,402,733.00	248,030.00	
87,218,556.49	134,076,054.75	89,827,495.75	43,403,559	845,000	296,421,440.46	10,398,716.04	
479,130,199.56	540,800,167.02	371,085,543.02	164,929,624	4,785,000	454,077,288.44	15,933,782.54	

No. 70.—Lawful Money Reserve of the National

SEPTEMBER 30, 1901.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	CENTRAL RESERVE CITIES.		*25 per cent.*		*Per ct.*
1	New York	$811,399,269.64	$202,849,817.41	$217,193,700.57	26.77
2	Chicago	201,922,830.20	50,480,707.55	52,756,313.80	26.12
3	St. Louis	76,179,224.50	19,044,806.12	15,105,412.00	19.83
	Total	1,089,501,324.34	272,375,331.08	285,055,426.37	26.16
	OTHER RESERVE CITIES.				
4	Boston	191,798,853.93	47,949,713.48	60,821,479.70	31.71
5	Albany	16,641,503.24	4,160,375.81	5,070,933.80	30.47
6	Brooklyn	15,902,283.83	3,975,570.96	3,997,747.96	25.14
7	Philadelphia	193,569,827.25	48,392,466.81	56,984,182.50	29.44
8	Pittsburg	103,856,990.04	25,964,247.51	24,214,981.95	23.32
9	Baltimore	41,960,148.83	10,490,037.21	10,714,456.04	25.53
10	Washington	18,135,645.01	4,533,911.25	5,600,169.08	30.88
11	Savannah	956,949.71	239,237.43	313,344.28	32.74
12	New Orleans	19,602,433.12	4,900,608.28	4,805,307.99	24.51
13	Louisville	17,348,509.32	4,337,127.33	5,154,179.99	29.71
14	Houston	5,802,572.94	1,450,643.24	2,821,309.68	48.62
15	Cincinnati	47,603,277.45	11,900,819.36	12,392,418.04	26.03
16	Cleveland	43,433,987.12	10,858,496.78	9,125,306.08	21.01
17	Columbus	11,441,676.77	2,860,419.19	2,830,057.07	24.73
18	Indianapolis	21,072,752.98	5,268,188.25	6,976,707.36	33.11
19	Detroit	20,855,852.55	5,213,963.14	5,112,280.29	24.51
20	Milwaukee	31,539,692.10	7,884,923.02	8,578,894.82	27.20
21	Des Moines	8,827,384.60	2,206,846.15	2,395,127.65	27.13
22	St. Paul	19,349,964.52	4,837,491.13	6,035,378.03	31.19
23	Minneapolis	17,342,842.38	4,335,710.59	4,891,097.68	28.20
24	Kansas City, Kans	5,388,233.20	1,347,058.30	2,405,184.87	44.64
25	Kansas City, Mo	59,609,114.19	14,902,278.55	21,528,850.46	36.12
26	St. Joseph	7,005,606.35	1,751,401.59	3,036,548.43	43.34
27	Lincoln	3,639,206.86	909,801.71	789,102.20	21.68
28	Omaha	22,241,200.35	5,560,300.09	6,242,196.03	28.07
29	Denver	34,616,115.61	8,654,028.90	13,908,102.24	40.18
30	San Francisco	20,038,208.83	5,009,552.21	6,646,488.08	33.17
31	Los Angeles	7,749,169.70	1,937,292.42	2,248,990.71	29.02
32	Portland, Oreg	8,141,984.05	2,035,496.02	2,530,707.19	31.08
	Total	1,015,471,986.83	253,867,996.71	298,171,510.20	29.36
	Total all reserve cities	2,104,973,311.17	526,243,327.79	583,226,936.57	27.71
	STATES, ETC.		*15 per cent.*		
33	Maine	24,623,307.88	3,693,496.19	6,996,140.70	28.41
34	New Hampshire	15,160,910.54	2,274,136.58	4,028,849.26	26.57
35	Vermont	12,502,524.64	1,875,378.69	3,746,145.49	29.96
36	Massachusetts	104,856,044.38	15,728,406.66	24,999,496.06	23.84
37	Rhode Island	19,526,823.77	2,929,023.56	5,323,186.54	27.26
38	Connecticut	47,157,867.64	7,073,680.15	12,027,377.85	25.50
	Total New England States	223,827,478.85	33,574,121.83	57,121,195.90	25.52
39	New York	133,209,748.02	19,981,462.20	31,616,719.47	23.73
40	New Jersey	82,873,262.55	12,430,989.37	20,479,864.47	24.71
41	Pennsylvania	211,542,781.73	31,731,417.30	50,644,877.05	23.94
42	Delaware	7,601,579.16	1,140,236.87	2,130,616.00	28.03
43	Maryland	16,707,962.06	2,506,194.30	3,592,423.92	21.50
44	District of Columbia	1,157,049.12	173,557.36	344,584.67	29.78
	Total Eastern States	453,092,382.64	67,963,857.40	108,809,085.58	24.01
45	Virginia	26,841,056.03	4,026,158.40	6,012,753.70	22.40
46	West Virginia	19,874,700.96	2,981,205.14	5,348,978.99	26.91
47	North Carolina	8,465,613.77	1,269,842.07	1,806,664.05	21.34
48	South Carolina	5,827,010.97	874,051.65	1,112,274.83	19.09
49	Georgia	12,379,862.22	1,856,979.33	2,671,078.14	21.58
50	Florida	8,053,242.61	1,207,986.40	2,970,970.85	36.89
51	Alabama	12,372,399.61	1,855,859.94	3,283,083.53	26.54
52	Mississippi	3,560,853.40	534,128.01	781,076.51	21.94
53	Louisiana	5,892,718.19	883,907.73	961,154.27	16.31
54	Texas	68,974,520.23	10,346,178.03	18,028,759.85	26.14
55	Arkansas	3,708,262.40	556,239.36	747,113.76	20.15
56	Kentucky	20,224,502.12	3,033,675.32	5,297,511.98	26.19
57	Tennessee	21,569,086.68	3,685,363.00	5,471,879.29	22.27
	Total Southern States	220,743,829.19	33,111,574.38	54,493,299.73	24.69

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

SEPTEMBER 30, 1901.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates for gold deposited.	Due from reserve agents.	Redemption fund with Treasurer.	
$201,268,067.41	$215,611,950.57	$162,354,377.57	$49,002,573	$4,255,000	.....	$1,581,750.00	1
50,170,760.05	52,446,366.30	32,095,257.30	20,021,109	330,000	.....	309,947.50	2
18,431,806.12	14,492,412.00	6,856,353.00	4,681,059	2,955,000	.....	613,000.00	3
269,870,633.58	282,550,728.87	201,305,987.87	73,704,741	7,540,000	.....	2,504,697.50	
23,814,599.24	24,326,560.77	17,736,740.77	6,589,820	.....	$36,174,403.93	320,515.00	4
2,064,212.90	1,854,169.40	972,475.40	831,694	50,000	3,184,814.40	31,950.00	5
1,971,735.48	2,159,620.32	1,342,978.32	816,642	.....	1,806,027.64	32,100.00	6
23,936,490.91	21,510,847.01	16,530,950.01	2,819,897	2,160,000	34,953,860.49	519,475.00	7
12,793,373.76	12,806,792.30	9,178,206.30	3,628,586	.....	11,030,689.65	377,500.00	8
5,162,146.10	5,189,037.35	2,922,021.35	2,217,016	50,000	5,359,673.69	165,745.00	9
2,238,980.63	2,886,008.05	2,298,428.05	587,580	.....	2,658,211.03	55,950.00	10
114,618.71	132,904.00	102,904.00	30,000	.....	170,440.28	10,000.00	11
2,406,304.14	2,736,254.30	2,027,904.30	708,350	.....	1,981,053.69	88,000.00	12
2,064,538.67	2,349,786.68	1,035,196.68	1,314,590	.....	2,596,343.31	208,050.00	13
714,634.12	1,890,665.65	1,017,022.65	873,643	.....	909,269.03	21,375.00	14
5,835,735.18	5,967,313.61	2,507,679.61	2,959,634	500,000	6,195,755.43	229,349.00	15
5,312,093.39	4,821,483.50	2,870,485.50	1,950,998	.....	4,069,512.58	234,310.00	16
1,415,472.09	1,740,125.15	923,049.15	817,076	.....	1,060,436.92	29,475.00	17
2,616,595.37	3,760,116.45	2,801,648.45	958,468	.....	3,181,593.41	34,997.50	18
2,574,456.57	2,405,498.50	1,559,283.50	846,215	.....	2,641,731.79	65,050.00	19
3,916,211.51	3,902,715.00	2,377,246.00	1,525,469	.....	4,623,679.82	52,500.00	20
1,091,408.07	836,850.65	365,375.65	371,475	100,000	1,534,247.00	24,030.00	21
2,401,345.56	1,996,602.20	1,588,387.20	408,215	.....	4,003,975.83	34,800.00	22
2,145,355.30	1,730,297.15	1,068,297.15	662,000	.....	3,115,800.53	45,000.00	23
656,029.15	810,437.10	110,222.10	700,215	.....	1,559,747.77	35,000.00	24
7,406,684.27	5,076,581.22	3,939,486.22	837,095	300,000	16,363,359.24	88,910.00	25
871,575.79	794,618.80	523,541.80	271,077	.....	2,233,679.63	8,250.00	26
448,400.86	240,846.20	167,724.20	73,122	.....	535,256.00	13,000.00	27
2,739,376.77	2,911,342.60	1,870,456.60	1,040,886	.....	3,249,306.88	81,546.55	28
4,284,514.46	4,952,790.77	3,647,790.77	1,305,000	.....	8,870,311.47	85,000.00	29
2,417,276.10	4,092,059.65	4,072,761.65	19,298	.....	2,379,428.43	175,000.00	30
938,397.47	1,334,324.35	1,228,872.35	105,452	.....	854,168.86	60,497.50	31
1,002,123.01	1,309,360.80	1,288,428.80	20,932	.....	1,190,096.39	31,250.00	32
125,354,685.58	126,526,009.53	88,075,564.53	35,290,445	3,160,000	168,486,875.12	3,158,625.55	
395,225,319.16	409,076,738.40	289,381,552.40	108,995,186	10,700,000	168,486,875.12	5,663,323.05	
1,363,311.57	2,004,530.85	1,560,553.85	443,977	.....	4,706,392.60	285,217.25	33
821,284.63	1,124,748.95	810,962.95	313,786	.....	2,683,175.31	220,925.00	34
670,666.48	969,787.52	716,375.52	253,412	.....	2,577,645.47	198,712.50	35
5,905,921.86	8,106,042.31	5,374,943.31	2,731,099	.....	15,929,851.75	963,602.00	36
1,079,244.42	1,419,291.76	971,934.76	447,357	.....	3,672,982.28	230,912.50	37
2,625,021.27	4,099,185.39	3,110,651.39	988,534	.....	7,417,065.46	511,127.00	38
12,465,450.23	17,723,586.78	12,545,421.78	5,178,165	.....	36,987,112.87	2,410,496.25	
7,606,738.08	9,831,257.97	6,186,086.97	3,240,171	405,000	20,820,844.50	964,617.00	39
4,798,590.75	5,789,368.50	3,580,422.50	2,208,946	.....	14,255,983.47	434,512.50	40
12,179,292.42	16,839,040.47	11,446,763.47	5,302,277	90,000	32,522,650.38	1,283,186.25	41
438,976.75	567,827.48	385,800.48	182,027	.....	1,519,993.52	42,795.00	42
955,063.38	1,302,775.62	826,504.62	476,271	.....	2,171,112.43	118,535.87	43
64,422.95	213,610.75	157,610.75	56,030	.....	118,443.92	12,500.00	44
26,043,084.33	34,543,910.79	22,583,188.79	11,465,722	495,000	71,409,028.22	2,856,146.57	
1,533,632.16	1,933,275.44	1,122,292.44	810,983	.....	3,887,400.26	192,078.00	45
1,137,473.06	1,520,493.12	940,217.12	580,276	.....	3,690,963.37	137,522.50	46
480,187.99	922,293.71	524,659.71	397,634	.....	814,998.25	69,372.09	47
321,046.65	460,646.00	256,712.00	203,934	.....	580,193.83	71,435.00	48
696,820.69	1,364,253.04	742,266.04	621,987	.....	1,191,897.50	114,927.60	49
468,214.16	830,010.99	456,173.99	373,837	.....	2,103,598.83	37,451.00	50
703,091.98	1,759,015.65	1,015,419.65	713,596	.....	1,425,945.38	98,122.50	51
198,385.41	370,778.55	212,349.55	158,429	.....	372,133.56	38,164.40	52
340,758.09	504,221.05	366,689.05	137,532	.....	424,920.72	32,012.50	53
3,968,167.65	8,505,992.29	5,051,445.29	3,454,547	.....	9,097,008.65	425,758.91	54
216,300.75	324,205.41	186,310.41	137,895	.....	407,645.85	15,262.50	55
1,115,808.13	1,628,941.21	1,125,668.21	483,273	20,000	3,424,415.77	244,755.00	56
1,405,081.20	2,425,303.54	1,519,003.54	906,300	.....	2,873,923.25	172,652.50	57
12,585,063.95	22,549,430.00	13,549,207.00	8,980,223	20,000	30,294,955.25	1,648,914.50	

No. 70.—Lawful Money Reserve of the National

SEPTEMBER 30, 1901—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		*15 per cent.*		*Per ct.*
58	Ohio	$101,206,014.22	15,180,902.13	$26,778,169.51	26.46
59	Indiana	52,227,394.45	7,834,109.16	18,325,948.97	35.09
60	Illinois	100,411,214.71	15,061,682.21	29,591,778.28	29.47
61	Michigan	46,600,273.36	6,990,041.00	12,369,050.64	26.54
62	Wisconsin	44,508,051.67	6,676,207.75	11,768,413.54	26.44
63	Minnesota	29,036,549.45	4,355,482.42	8,524,572.72	29.36
64	Iowa	69,180 150.45	10,377,022.57	21,029,643.20	30.40
65	Missouri	15,289,887.26	2,293,483.09	6,873,408.75	44.95
	Total Middle States	458,459,535.57	68,768,930.33	135,260,985.61	29.50
66	North Dakota	6,662,439.86	999,365.98	1,663,248.52	24.96
67	South Dakota	8,020,426.81	1,203,064.02	2,401,864.69	29.95
68	Nebraska	25,344,059.07	3,801,608.86	9,771,263,87	38.55
69	Kansas	34,744,011.76	5,211,601.76	16,300,829.37	46.92
70	Montana	14,261,675.58	2,139,251.34	4,513,573.39	31.65
71	Wyoming	4,266,387.90	639,958.19	1,040,304.30	24.38
72	Colorado	25,599,826.76	3,839,974.01	10,916,040.67	42.64
73	New Mexico	4,286,146.91	642,922.04	1,441,105.54	33.64
74	Oklahoma	8,453,406.49	1,268,010.97	3,155,423.73	37.33
75	Indian Territory	4,766,796.09	715,019.41	1,413,838.42	29.66
	Total Western States	136,405,177.23	20,460,776.58	52,617,492.50	38.57
76	Washington	24,754,122.77	3,713,118.42	7,836,598.97	31.66
77	Oregon	6,873,160.54	1,030,974.08	2,236,986.80	32.55
78	California	16,779,224.53	2,516,883.68	4,316,196.05	25.72
79	Idaho	4,540,664.34	681,099.65	1,894,225.85	41.72
80	Utah	7,019,059.76	1,052,858.96	2,876,642.21	40.98
81	Nevada	384,501.49	57,675.22	49,990.32	13.00
82	Arizona	2,752.471.66	412,870.77	1,191,483.42	43.29
83	Alaska	187,205.46	28,080.82	69,660.71	37.21
84	Hawaii	852,186.53	127,827.98	298,322.33	35.01
	Total Pacific States	64,142,597.08	9,621,389.56	20,770,106.66	32.38
	Total country banks	1,556,671,000.57	233,500,650.08	429,072,166.00	27.56
	Total United States	3,661,644,311.74	759,743,977.87	1,012,299,102.57	27.65

BANKS, YEAR ENDED SEPTEMBER 30, 1901—Continued.

SEPTEMBER 30, 1901—Continued.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates for gold deposited.	Due from reserve agents.	Redemption fund with Treasurer.	
$5,784,604.36	$8,603,132.50	$5,100,137.50	$3,442,995	$60,000	$17,445,645.78	$719,391.23	58
3,007,923.29	5,331,457.99	3,591,079.99	1,740,378	.....	12,680,190.03	314,300.95	59
5,800,095.06	7,464,217.29	4,941,832.29	2,217,385	305,000	21,566,116.44	561,444.55	60
2,712,769.20	3,609,172.98	2,501,462.98	1,057,710	50,000	8,551,759.66	208,118.00	61
2,603,074.70	3,143,609.19	2,253,239.19	815,370	75,000	8,456,283.35	168,521.00	62
1,689,292.97	2,117,049.99	1,574,866.99	492,183	50,000	6,275,272.73	132,250.00	63
3,990,208.59	4,944,528.97	3,243,953.97	1,650,575	50,000	15,683,613.14	401,501.09	64
876,220.64	1,144,727.75	695,190.75	449,537	.....	5,625,749.50	102,931.50	65
26,464,188.81	36,357,896.66	23,901,763.66	11,866,133	590,000	96,294,630.63	2,608,458.32	
385,046.39	556,866.85	298,419.85	258,447	.....	1,069,631.67	36,750.00	66
468,920.61	734,134.45	418,979.45	315,155	.....	1,636,967.74	30,762.50	67
1,472,022.14	1,645,833.95	1,012,625.95	613,208	20,000	8,004,001.42	121,428.50	68
1,999,148.71	2,858,857.15	1,791,383.15	1,037,474	30,000	13,228,242.22	213,730.00	69
836,264.33	1,405,559.70	1,023,463.70	382,096	.....	3,059,423.19	48,590.50	70
247,043.28	304,340.90	245,110.90	59,230	.....	713,613.40	22,350.00	71
1,499,554.60	2,808,668.10	2,094,471.10	714,197	.....	8,016,285.07	91,087.50	72
247,552.81	323,927.86	205,515.86	118,412	.....	1,093,137.68	24,040.00	73
492,051.39	819,079.04	505,193.04	313,886	.....	2,298,462.19	37,882.50	74
269,632.77	515,814.57	341,201.57	174,613	.....	857,086.35	40,937.50	75
7,917,287.03	11,973,082.57	7,936,361.57	3,986,718	50,000	39,976,850.93	667,559.00	
1,461,183.37	2,902,844.64	2,725,136.64	177,708	.....	4,873,594.33	60,160.00	76
401,918.63	778,561.10	714,957.10	63,604	.....	1,432,248.20	26,177.50	77
977,003.47	1,707,497.64	1,618,519.64	88,978	.....	2,534,323.41	74,375.00	78
268,131.86	372,628.20	316,343.20	56,285	.....	1,510,827.65	10,770.00	79
395,643.58	954,523.50	881,336.50	73,187	.....	1,858,368.71	63,750.00	80
22,660.09	18,051.40	17,978.40	73	.....	30,913.92	1,025.00	81
160,875.30	307,263.55	261,909.55	45,354	.....	873,537.37	10,682.50	82
10,982.33	33,884.00	30,304.00	3,580	.....	35,151.71	625.00	83
50,131.19	255,722.90	217,887.90	37,835	.....	40,099.43	2,500.00	84
3,748,529.82	7,330,976.93	6,784,372.93	546,604	.....	13,189,064.73	250,065.00	
89,223,604,17	130,478,883.73	87,300,318.73	42,023,565	1,155,000	288,151,642.63	10,441,639.64	
484,448,923.33	539,555,622.13	376,681,871.13	151,018,751	11,855,000	456,638,517.75	16,104,962.69	

No. 71.—Deposits Held by National Banks, Amount and Ratio of Lawful Money Reserve Required; also Amount, Ratio, and Classification of Reserve Actually Held on December 13, 1900, February 5, 1901, April 24, 1901, July 15, 1901, and September 30, 1901.

Location of banks.	No. of banks	Deposits.	Reserve required.		Reserve held.		Classification of reserve held.		
			Ratio.	Amount.	Ratio.	Amount.	Lawful money in bank.	Due from reserve agents.	Redemption fund with Treasurer.
December 13, 1900.		*Millions.*	*P. ct.*	*Millions.*	*Per ct.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Central reserve cities	62	933.1	25	233.3	26.3	245.9	243.7	.....	2.2
Other reserve cities	267	904.4	25	226.1	30.2	273.9	124.2	146.9	2.8
Outside reserve cities	3,613	1,413.4	15	212.0	29.2	413.7	133.0	270.8	9.8
Total	3,942	3,250.9	.....	671.4	28.7	933.5	500.9	417.7	14.8
February 5, 1901.									
Central reserve cities	62	1,085.2	25	271.3	26.9	292.5	290.1	.....	2.4
Other reserve cities	271	953.6	25	238.4	32.4	309.3	131.4	174.9	2.9
Outside reserve cities	3,666	1,451.4	15	217.7	30.1	438.2	130.8	297.3	10.1
Total	3,999	3,490.2	.....	727.4	29.8	1,040.0	552.3	472.2	15.4
April 24, 1901.									
Central reserve cities	64	1,092.2	25	273.1	26.2	287.2	284.8	.....	2.4
Other reserve cities	271	1,001.5	25	250.4	30.4	305.0	131.1	170.9	3.0
Outside reserve cities	3,729	1,499.5	15	224.9	30.2	453.5	134.0	309.1	10.4
Total	4,064	3,593.2	.....	748.4	29.1	1,045.7	549.9	480.0	15.8
July 15, 1901.									
Central reserve cities	62	1,080.6	25	270.2	25.7	278.7	276.3	.....	2.4
Other reserve cities	274	1,005.7	25	251.4	28.9	291.2	130.4	157.7	3.1
Outside reserve cities	3,829	1,523.0	15	228.4	28.9	440.9	134.1	296.4	10.4
Total	4,165	3,609.3	.....	750.0	28.0	1,010.8	540.8	454.1	15.9
September 30, 1901.									
Central reserve cities	61	1,089.5	25	272.4	26.1	285.0	282.6	.....	2.5
Other reserve cities	275	1,015.4	25	253.8	29.3	298.2	126.5	168.5	3.2
Outside reserve cities	3,885	1,556.7	15	233.5	27.5	429.1	130.5	288.1	10.4
Total	4,221	3,661.6	.....	759.7	27.6	1,012.3	539.6	456.6	16.1

No. 72.—Net Deposits of the National Banks, and the Reserve Required and Held on Three Dates in the Years 1896, 1897, 1898, 1899, 1900, and 1901.

NEW YORK CITY.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	Lawful money.	Due from agents	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*
May 7, 1896	50	412.8	103.2	118.3	28.6	117.6	.....	0.7
July 14, 1896	49	410.5	102.6	121.9	29.7	121.1	.....	0.8
Oct. 6, 1896	49	372.8	93.2	109.1	29.2	108.1	.....	1.1
May 14, 1897	49	468.4	117.1	153.8	32.8	153.0	.....	0.8
July 23, 1897	48	503.9	125.9	159.6	31.6	158.8	.....	0.8
Oct. 5, 1897	48	506.8	126.7	137.3	27.1	136.5	.....	0.8
May 5, 1898	48	550.1	137.5	177.5	32.2	176.7	.....	0.8
July 14, 1898	47	638.0	159.5	195.4	30.6	194.6	.....	0.8
Sept. 20, 1898	47	596.0	149.0	153.6	25.7	152.8	.....	0.8
April 5, 1899	45	767.9	191.9	204.3	26.6	203.6	.....	0.7
June 30, 1899	45	780.6	195.1	199.2	26.9	198.5	.....	0.7
Sept. 7, 1899	44	707.7	176.9	178.3	25.2	177.6	.....	0.7
Apr. 26, 1900	44	727.6	181.9	194.9	26.7	193.8	.....	1.0
June 29, 1900	44	739.6	184.9	193.8	26.2	192.6	.....	1.2
Sept. 5, 1900	44	769.5	192.3	214.9	27.9	213.4	.....	1.5
April 24, 1901	45	827.4	206.8	216.2	26.1	214.6	.....	1.6
July 15, 1901	43	794.5	198.6	209.1	26.3	207.5	.....	1.5
Sept. 30, 1901	42	811.3	202.8	217.1	26.7	215.6	.....	1.5

CHICAGO.

May 7, 1896	21	100.4	25.1	32.0	31.8	32.0	.....	0.07
July 14, 1896	21	94.4	23.6	27.7	29.3	27.6	.....	0.07
Oct. 6, 1896	21	83.7	20.9	26.8	31.9	26.7	.....	0.06
May 14, 1897	20	103.3	25.8	42.7	41.3	42.7	.....	0.05
July 23, 1897	19	102.8	25.7	39.1	38.1	49.1	.....	0.05
Oct. 5, 1897	19	105.7	26.4	38.1	36.0	38.0	.....	0.06
May 5, 1898	16	130.2	32.5	43.6	33.4	43.5	.....	0.05
July 14, 1898	17	130.7	32.7	40.8	31.2	40.8	.....	0.05
Sept. 20, 1898	17	128.3	32.1	40.4	31.4	40.3	.....	0.07
Apr. 5, 1899	16	148.0	37.0	40.4	27.3	40.4	.....	0.05
June 30, 1899	16	157.1	39.2	42.3	26.9	42.2	.....	0.05
Sept. 7, 1899	16	154.1	38.5	39.2	25.4	39.1	.....	0.05
Apr. 26, 1900	16	155.6	38.9	42.1	27.0	41.9	.....	0.1
June 29, 1900	16	170.2	42.5	48.0	28.2	47.7	.....	0.2
Sept. 5, 1900	14	173.4	43.3	47.4	27.3	47.1	.....	0.2
April 24, 1901	12	192.3	48.0	53.2	27.6	52.9	.....	0.3
July 15, 1901	12	209.7	52.4	54.0	25.7	53.7	.....	0.3
Sept. 30, 1901	12	201.9	50.4	52.7	26.1	52.4	.....	0.3

No. 72.—Net Deposits of the National Banks, etc.—Continued.

ST. LOUIS.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	Lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*
May 7, 1896	8	26.2	6.5	6.9	26.3	6.9	.....	0.06
July 14, 1896	8	25.4	6.4	6.6	26.0	6.5	.....	0.06
Oct. 6, 1896	8	23.6	5.9	6.1	25.9	6.0	.....	0.06
May 14, 1897	6	29.8	7.4	8.7	29.3	8.7	.....	0.07
July 23, 1897	6	30.6	7.6	8.2	26.8	8.1	.....	0.08
Oct. 5, 1897	6	33.0	8.2	8.1	24.7	8.0	.....	0.09
May 5, 1898	6	41.1	10.3	11.3	27.3	11.2	.....	0.08
July 14, 1898	6	38.6	9.6	9.4	24.3	9.3	.....	0.1
Sept. 20, 1898	6	37.0	9.3	7.6	20.6	7.5	.....	0.1
Apr. 5, 1899	6	55.4	13.8	11.6	20.9	11.4	.....	0.1
June 30, 1899	6	57.1	14.2	13.5	23.8	13.4	.....	0.1
Sept. 7, 1899	6	56.2	14.0	12.1	21.5	12.0	.....	0.1
Apr. 26, 1900	6	57.4	14.3	13.8	24.0	13.4	.....	0.3
June 29, 1900	6	53.8	13.4	12.4	23.2	12.1	.....	0.3
Sept. 5, 1900	6	55.3	13.8	12.4	22.3	12.0	.....	0.3
Apr. 24, 1901	7	72.4	18.1	17.6	24.4	17.1	.....	0.4
July 15, 1901	7	76.3	19.0	15.5	20.3	15.0	.....	0.5
Sept. 30, 1901	7	76.1	19.0	15.1	19.8	14.4	.....	0.6

OTHER RESERVE CITIES.

May 7, 1896	271	482.0	120.5	152.7	31.6	83.5	67.2	1.9
July 14, 1896	272	489.7	122.4	156.6	31.9	81.4	73.3	1.9
Oct. 6, 1896	269	465.5	116.4	150.3	32.2	83.3	65.1	1.9
May 14, 1897	265	539.3	134.8	187.2	34.7	92.7	92.7	1.8
July 23, 1897	262	568.3	142.0	203.0	34.0	96.8	104.3	1.9
Oct. 5, 1897	261	586.4	146.6	200.8	34.2	94.5	104.5	1.8
May 5, 1898	259	612.8	153.2	207.6	33.8	103.3	102.6	1.6
July 14, 1898	257	643.3	160.8	224.2	34.8	103.8	118.6	1.7
Sept. 20, 1898	256	655.5	163.9	215.8	32.9	103.6	110.4	1.7
Apr. 5, 1899	251	798.9	199.7	267.2	33.4	114.8	150.7	1.7
June 30, 1899	254	832.9	208.2	263.4	31.6	115.4	146.3	1.7
Sept. 7, 1899	255	842.6	210.6	255.8	30.3	79.7	140.1	1.7
Apr. 26, 1900	261	872.4	218.1	276.2	31.6	122.6	151.4	2.1
June 29, 1900	266	900.0	225.0	283.9	31.5	125.1	156.2	2.4
Sept. 5, 1900	267	921.3	230.3	294.1	31.9	123.7	167.7	2.6
Apr. 24, 1901	271	1,001.5	250.3	305.0	30.4	131.0	170.9	3.0
July 15, 1901	274	1,005.6	251.4	291.2	28.9	130.4	157.6	3.1
Sept. 30, 1901	275	1,015.4	253.8	298.1	29.3	126.5	168.4	3.1

No. 72.—Net Deposits of the National Banks, etc.—Continued.

STATES AND TERRITORIES, EXCLUSIVE OF RESERVE CITIES.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	Lawful money.	Due from agents.	Redemption fund.
		Millions.	*Millions.*	*Millions.*	*Per cent.*	*Millions.*	*Millions.*	*Millions.*
May 7, 1896	3,344	892.5	133.9	245.0	27.4	109.4	128.5	7.1
July 14, 1896	3,339	886.3	132.9	245.7	27.7	107.5	131.1	7.1
Oct. 6, 1896	3,329	853.1	128.0	251.3	29.4	119.0	125.0	7.3
May 14, 1897	3,274	887.3	133.1	297.7	31.5	113.2	159.3	7.2
July 23, 1897	3,275	905.8	135.8	289.2	31.9	110.6	171.4	7.2
Oct. 5, 1897	3,276	963.5	144.5	311.4	32.3	111.7	192.5	7.2
May 5, 1898	3,257	1,028.0	154.2	330.7	32.1	125.5	198.3	7.0
July 14, 1898	3,255	1,036.3	155.4	330.8	31.9	122.4	201.4	6.9
Sept. 20, 1898	3,259	1,062.8	159.4	333.1	31.3	116.4	209.6	7.1
Apr. 5, 1899	3,265	1,199.5	179.9	393.5	32.8	124.0	261.9	7.6
June 30, 1899	3,262	1,225.9	183.8	389.9	31.8	122.1	260.4	7.4
Sept. 7, 1899	3,274	1,270.7	190.6	405.0	31.8	123.6	274.0	7.4
Apr. 26, 1900	3,304	1,307.1	196.0	387.6	29.6	125.9	253.5	8.1
June 29, 1900	3,400	1,309.2	196.3	387.5	29.6	122.0	256.5	9.0
Sept. 5, 1900	3,540	1,361.1	204.1	414.3	30.4	121.9	282.9	9.4
Apr. 24, 1901	3,729	1,499.5	224.9	453.5	30.2	134.0	309.0	10.4
July 15, 1901	3,829	1,522.9	228.4	440.8	28.9	134.0	296.4	10.3
Sept 30, 1901	3,885	1,566.6	233.5	429.0	27.5	130.4	288.1	10.4

SUMMARY.

May 7, 1896	3,691	1,913.9	389.2	554.9	28.9	349.4	195.7	9.8
July 14, 1896	3,689	1,906.3	387.9	558.5	29.3	344.1	204.4	9.9
Oct. 6, 1896	3,676	1,798.7	364.4	543.6	30.2	343.1	190.1	10.4
May 14, 1897	3,614	2,028.2	418.3	672.2	33.1	410.2	251.9	10.1
July 23, 1897	3,610	2,111.6	437.3	699.2	33.1	413.5	275.8	10.0
Oct. 5, 1897	3,610	2,195.6	452.5	695.9	31.7	388.9	297.0	10.0
May 5, 1898	3,586	2,362.1	487.7	770.7	32.6	460.2	301.0	9.5
July 14, 1898	3,582	2,487.0	518.1	800.6	32.1	471.0	320.0	9.6
Sept. 20, 1898	3,585	2,479.7	513.6	750.5	30.2	420.7	320.0	9.8
Apr. 5, 1899	3,583	2,969.8	622.5	917.2	30.8	494.2	412.7	10.3
June 30, 1899	3,583	3,053.7	640.8	908.5	29.7	491.7	406.7	10.1
Sept. 7, 1899	3,595	3,031.5	630.8	890.5	29.3	466.3	414.1	10.1
Apr. 26, 1900	3,631	3,120.3	649.3	914.7	29.3	497.8	404.9	11.9
June 29, 1900	3,732	3,173.0	662.3	925.8	29.1	499.7	412.7	13.3
Sept. 5, 1900	3,871	3,280.9	684.1	983.3	29.6	518.4	450.7	14.2
Apr. 24, 1901	4,064	3,593.2	748.3	1,045.7	29.1	549.8	480.0	15.8
July 15, 1901	4,165	3,609.3	750.0	1,010.8	28.0	540.8	454.0	15.9
Sept. 30, 1901	4,221	3,661.6	759.7	1,012.2	27.6	539.5	456.6	16.1

No. 73.—State of the Lawful-Money Reserve of the National Banks

RESERVE CITIES.

	Date.	No. of banks.	Net deposits.	Reserve required.
1	Sept. 28, 1895	347	$1,078,766,776	$269,691,694
2	Dec. 13, 1895	346	1,035,156,315	258,789,079
3	Feb. 28, 1896	346	992,043,513	248,010,878
4	May 7, 1896	350	1,021,428,002	255,357,000
5	July 14, 1896	350	1,020,017,863	255,004,465
6	Oct. 6, 1896	347	945,667,788	236,416,947
7	Dec. 17, 1896	347	1,034,708,902	258,677,226
8	Mar. 9, 1897	343	1,120,771,436	280,192,859
9	May 14, 1897	340	1,140,896,408	285,224,101
10	July 23, 1897	335	1,205,743,764	301,435,941
11	Oct. 5, 1897	334	1,232,074,721	308,018,680
12	Dec. 15, 1897	335	1,314,693,845	328,673,461
13	Feb. 18, 1898	330	1,421,363,195	355,340,798
14	May 5, 1898	329	1,334,272,980	333,568,245
15	July 14, 1898	327	1,450,614,297	362,653,574
16	Sept. 20, 1898	326	1,416,826,689	354,206,672
17	Dec. 1, 1898	326	1,554,523,303	388,630,825
18	Feb. 4, 1899	318	1,726,764,609	431,691,152
19	Apr. 5, 1899	318	1,770,320,719	442,580,179
20	June 30, 1899	321	1,827,802,831	456,950,707
21	Sept. 7, 1899	321	1,760,696,951	440,174,237
22	Dec. 2, 1899	319	1,604,014,905	401,003,726
23	Feb. 13, 1900	319	1,685,860,493	421,465,123
24	Apr. 26, 1900	327	1,813,191,961	453,297,990
25	June 29, 1900	332	1,863,823,107	465,955,776
26	Sept. 5, 1900	331	1,919,796,589	479,949,147
27	Dec. 13, 1900	329	1,837,471,969	459,367,992
28	Feb. 5, 1901	333	2,038,815,372	509,703,843
29	Apr. 24, 1901	335	2,093,726,574	523,431,643
30	July 15, 1901	336	2,086,348,971	521,587,242
31	Sept. 30, 1901	336	2,104,973,311	526,243,327

STATES AND TERRITORIES.

1	Sept. 28, 1895	3,365	910,533,553	136,580,032
2	Dec. 13, 1895	3,360	906,983,808	136,047,571
3	Feb. 28, 1896	3,353	891,877,538	133,781,629
4	May 7, 1896	3,344	892,486,038	133,872,905
5	July 14, 1896	3,339	886,269,917	132,940,487
6	Oct. 6, 1896	3,329	853,088,946	127,963,342
7	Dec. 17, 1896	3,314	852,601,858	127,890,728
8	Mar. 9, 1897	3,291	874,726,644	131,208,996
9	May 14, 1897	3,274	887,363,900	133,104,584
10	July 23, 1897	3,275	905,896,459	135,848,468
11	Oct. 5, 1897	3,276	963,595,686	144,539,352
12	Dec. 15, 1897	3,272	979,853,440	146,978,016
13	Feb. 18, 1898	3,264	1,017,972,062	152,695,809
14	May 5, 1898	3,257	1,027,877,923	154,181,688
15	July 14, 1898	3,255	1,036,357,708	155,453,656
16	Sept. 20, 1898	3,259	1,062,860,354	159,429,053
17	Dec. 1, 1898	3,264	1,107,302,360	166,095,354
18	Feb. 4, 1899	3,261	1,159,241,166	173,886,175
19	Apr. 5, 1899	3,265	1,199,516,982	179,927,547
20	June 30, 1899	3,262	1,225,931,318	183,889,697
21	Sept. 7, 1899	3,274	1,270,766,065	190,614,909
22	Dec. 2, 1899	3,283	1,302,975,216	195,446,282
23	Feb. 13, 1900	3,285	1,317,445,804	197,616,870
24	Apr. 26, 1900	3,304	1,307,153,991	196,073,098
25	June 29, 1900	3,400	1,309,217,936	196,382,690
26	Sept. 5, 1900	3,540	1,361,189,001	204,178,350
27	Dec. 13, 1900	3,613	1,413,432,981	212,014,947
28	Feb. 5, 1901	3,666	1,451,111,802	217,712,220
29	Apr. 24, 1901	3,729	1,499,539,571	221,930,935
30	July 15, 1901	3,829	1,522,967,381	228,445,107
31	Sept. 30, 1901	3,885	1,556,671,000	233,500,650

AS SHOWN BY THE REPORTS FROM SEPTEMBER 28, 1895, TO SEPTEMBER 30, 1901.

RESERVE CITIES.

Reserve held.		Classification of reserve held.					
Amount.	Ratio to net deposits.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
	Per cent.						
$314,818,620	29.1	$124,140,336	$64,040,211	$49,585,000	$74,608,409	$2,444,664	1
300,709,527	29.0	132,381,100	66,711,410	31,055,000	68,095,955	2,466,062	2
291,501,994	29.3	122,497,417	78,638,428	28,425,000	59,420,396	2,520,754	3
309,991,229	30.3	128,258,434	84,034,038	27,725,000	67,217,812	2,755,945	4
312,805,191	30.6	128,961,655	80,916,613	26,855,000	73,271,192	2,800,733	5
292,340,024	30.9	121,002,788	71,623,268	31,530,000	65,078,622	3,105,346	6
354,163,123	34.2	147,591,917	83,714,831	36,775,000	82,955,619	3,125,756	7
402,900,976	35.9	155,434,740	82,450,567	67,425,000	94,495,130	3,095,538	8
392,529,948	34.4	158,414,334	85,304,172	53,300,000	92,671,940	2,839,501	9
410,072,148	34.0	163,871,279	93,201,449	45,830,000	104,343,412	2,826,008	10
384,480,568	31.2	163,016,873	72,126,371	42,015,000	104,509,093	2,813,230	11
412,309,605	31.3	173,931,123	77,474,201	45,555,000	112,714,255	2,635,025	12
461,482,467	32.4	193,481,064	85,644,625	49,005,000	130,915,477	2,436,300	13
439,974,554	32.9	233,618,116	77,483,086	23,690,000	102,649,053	2,534,298	14
469,836,526	32.3	251,627,808	76,837,440	20,100,000	118,631,357	2,639,920	15
417,400,646	29.4	213,740,685	73,994,659	16,530,000	110,433,495	2,701,806	16
480,365,339	30.9	245,461,565	80,032,365	17,610,000	134,345,157	2,916,251	17
558,369,069	32.3	290,121,746	79,724,626	20,855,000	164,873,400	2,794,296	18
523,641,039	29.5	279,814,532	70,835,725	19,525,000	150,729,828	2,735,952	19
518,588,294	28.3	273,264,476	78,036,686	18,325,000	146,297,273	2,664,859	20
485,525,430	27.5	254,374,111	72,181,052	16,195,000	140,113,830	2,661,436	21
423,985,069	26.4	231,525,834	65,751,599	12,695,000	111,180,921	2,831,714	22
482,103,055	22.6	253,427,155	85,235,137	14,145,000	126,290,996	3,004,766	23
527,165,535	29.0	272,040,773	99,935,172	.....	151,442,395	3,747,194	24
538,314,235	28.8	271,121,700	106,615,871	.....	156,272,946	4,303,717	25
568,998,544	29.6	288,947,278	107,465,833	.....	167,795,858	4,789,574	26
519,844,972	28.2	270,275,200	97,639,201	.....	146,936,686	4,993,885	27
601,749,477	29.5	310,617,008	110,864,671	.....	174,916,901	5,350,896	28
592,163,328	28.2	297,211,338	115,411,368	*a* 3,190,000	170,954,746	5,395,875	29
569,915,026	27.3	281,258,047	121,526,065	3,940,000	157,655,847	5,535,066	30
583,226,936	27.7	289,381,552	108,995,186	10,700,000	168,486,875	5,663,323	31

STATES AND TERRITORIES.

256,658,234	28.1	72,096,974	29,906,474	335,000	147,678,843	6,640,943	1
248,849,047	27.4	74,331,310	32,498,013	385,000	134,906,161	6,728,563	2
244,333,731	27.6	73,520,043	33,869,085	310,000	129,924,205	6,710,398	3
244,917,075	27.4	74,115,011	34,937,614	310,000	128,534,916	7,019,534	4
245,715,594	27.7	74,873,793	32,296,677	310,000	131,112,914	7,122,210	5
251,254,493	29.4	79,805,844	38,871,462	310,000	124,998,911	7,268,276	6
257,729,408	30.2	77,948,792	35,178,781	305,000	137,611,042	7,285,793	7
286,121,342	32.7	78,514,121	36,187,285	270,000	163,935,122	7,214,813	8
279,722,787	31.5	77,662,049	35,250,820	290,000	159,276,699	7,243,218	9
289,205,267	31.9	77,051,322	33,309,571	255,000	171,411,753	7,177,621	10
311,441,556	32.3	76,370,828	35,093,558	260,000	192,508,712	7,208,458	11
317,590,251	32.4	78,232,429	35,090,674	285,000	196,855,605	7,126,543	12
349,003,524	34.2	77,896,860	34,620,560	245,000	229,361,543	6,879,560	13
330,724,049	32.1	83,564,656	41,575,595	285,000	198,312,565	6,986,232	14
330,756,703	31.9	84,049,322	38,077,557	285,000	201,383,678	6,961,145	15
333,118,917	31.3	80,133,472	36,043,641	280,000	209,568,555	7,093,248	16
353,841,704	31.9	83,139,146	37,813,337	295,000	225,026,189	7,568,032	17
392,939,896	33.9	81,721,748	36,278,440	285,000	267,162,101	7,492,606	18
393,561,117	32.8	84,348,020	39,399,698	295,000	261,947,468	7,570,931	19
389,925,669	31.8	83,557,569	38,301,249	265,000	260,371,191	7,430,658	20
405,043,395	31.8	84,197,272	39,033,599	345,000	274,012,829	7,454,694	21
361,426,079	27.7	83,299,542	35,924,196	360,000	234,375,126	7,467,215	22
379,865,056	28.8	86,150,668	37,231,356	355,000	248,826,374	7,301,656	23
387,621,879	29.6	86,010,295	39,902,891	.....	253,514,133	8,194,559	24
387,562,849	29.6	84,892,008	37,140,651	.....	256,508,313	9,021,877	25
414,334,695	30.4	84,381,132	37,580,660	.....	282,918,410	9,454,492	26
413,667,451	29.2	89,397,023	43,645,744	.....	270,786,026	9,838,658	27
438,194,515	30.1	89,339,135	41,521,661	.....	297,261,435	10,072,283	28
453,538,076	30.2	89,562,353	43,912,878	*a* 570,000	309,077,364	10,415,480	29
440,896,211	28.9	89,827,495	43,403,559	*a* 845,000	296,421,440	10,398,710	30
429,072,166	27.5	87,300,318	42,023,565	*a* 1,155,000	288,151,642	10,441,639	31

a United States certificates for gold deposited.

No. 74.—Abstract of Reports of Earnings and Dividends

FROM SEPTEMBER 1, 1900,

	Location.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine	82	$10,846,000.00	$2,886,952.00	$13,732,952.00	$999,300.56
2	New Hampshire	55	5,500,000.00	1,348,338.53	6,848,338.53	675,485.37
3	Vermont	48	6,710,000.00	1,444,810.71	8,154,810.71	602,512.29
4	Massachusetts	208	40,992,500.00	15,097,333.17	56,089,833.17	4,558,342.57
5	Boston	38	37,400,000.00	14,220,400.00	51,620,400.00	3,522,704.00
6	Rhode Island	43	15,055,150.00	3,970,454.85	19,025,604.85	995,320.15
7	Connecticut	84	20,557,070.00	7,865,396.54	28,422,466.54	1,874,626.78
	Total New England States.	558	137,060,720.00	46,833,685.80	183,894,405.80	13,228,291.72
8	New York	282	32,222,840.00	11,028,544.50	43,251,384.50	4,278,438.70
9	New York City	14	62,800,000.00	47,410,000.00	110,210,000.00	12,931,584.44
10	Albany	6	1,550,000.00	1,370,000.00	2,920,000.00	396,399.76
11	Brooklyn	5	1,352,000.00	1,900,000.00	3,252,000.00	306,149.39
12	New Jersey	117	15,198,750.00	8,764,450.00	23,963,200.00	2,408,461.76
13	Pennsylvania	407	43,389,970.00	25,694,579.13	69,084,549.13	6,097,885.82
14	Philadelphia	36	19,905,000.00	17,920,000.00	37,825,000.00	3,584,225.98
15	Pittsburg	31	13,250,000.00	10,565,000.00	23,815,000.00	2,596,678.56
16	Delaware	20	2,158,985.00	989,433.96	3,148,418.96	240,435.76
17	Maryland	55	4,084,280.00	1,958,311.85	6,042,591.85	519,350.72
18	Baltimore	18	11,308,260.00	4,457,000.00	15,765,260.00	1,189,272.79
19	District of Columbia	1	252,000.00	150,000.00	402,000.00	36,131.66
20	Washington City	11	2,775,000.00	1,472,500.00	4,247,500.00	454,246.65
	Total Eastern States.	1,033	210,247,085.00	133,679,819.44	343,926,904.44	35,039,261.99
21	Virginia	14	5,316,000.00	1,904,063.98	7,220,063.98	966,109.95
22	West Virginia	41	3,896,987.20	1,151,631.18	5,048,618.38	524,245.32
23	North Carolina	30	2,951,000.00	922,131.54	3,873,131.54	353,362.61
24	South Carolina	17	2,083,000.00	708,867.05	2,791,867.05	303,196.34
25	Georgia	29	3,606,000.00	1,271,800.00	4,877,800.00	530,341.77
26	Savannah	2	750,000.00	225,000.00	975,000.00	68,718.29
27	Florida	17	1,355,000.00	643,100.00	1,998,100.00	313,314.60
28	Alabama	28	3,330,000.00	656,210.00	3,986,210.00	506,777.18
29	Mississippi	13	996,000.00	466,300.00	1,162,300.00	198,006.87
30	Louisiana	14	1,010,000.00	438,200.00	1,448,200.00	209,706.55
31	New Orleans	7	2,300,000.00	2,850,000.00	5,150,000.00	584,785.82
32	Texas	222	18,837,700.00	5,399,735.44	24,237,435.44	3,391,785.70
33	Houston	5	1,100,000.00	615,000.00	1,715,000.00	202,228.25
34	Arkansas	7	1,070,000.00	313,500.00	1,383,500.00	156,299.71
35	Kentucky	72	8,050,900.00	2,224,358.60	10,275,258.60	872,929.19
36	Louisville	8	4,645,000.00	1,707,500.00	6,352,500.00	544,214.63
37	Tennessee	50	7,085,000.00	1,784,528.53	8,869,528.53	939,081.51
	Total Southern States	606	68,382,587.20	23,281,926.32	91,664,513.52	10,665,104.29
38	Ohio	240	26,440,160.00	8,348,810.54	34,788,910.54	3,101,043.88
39	Cincinnati	13	7,700,000.00	2,775,000.00	10,475,000.00	1,145,712.27
40	Cleveland	15	10,400,000.00	2,765,000.00	13,165,000.00	1,026,260.46
41	Columbus	6	2,050,000.00	501,000.00	2,551,000.00	293,107.60
42	Indiana	120	12,562,000.00	3,784,948.06	16,346,948.06	1,645,229.91
43	Indianapolis	4	2,100,000.00	1,175,000.00	3,275,000.00	489,795.93
44	Illinois	228	18,661,800.00	6,807,925.11	25,469,725.11	2,649,931.54
45	Chicago	12	17,250,000.00	8,210,000.00	25,460,000.00	4,829,586.05
46	Michigan	78	8,260,000.00	2,648,413.20	10,908,413.20	1,176,016.38
47	Detroit	6	3,300,000.00	616,000.00	3,916,000.00	551,561.72
48	Wisconsin	84	7,126,500.00	1,774,803.35	8,901,303.35	1,052,918.03
49	Milwaukee	5	3,250,000.00	850,000.00	4,100,000.00	544,950.97
50	Minnesota	75	4,957,700.00	1,084,366.53	6,042,066.53	810,483.64
51	St. Paul	5	3,800,000.00	720,000.00	4,520,000.00	393,251.21
52	Minneapolis	6	4,000,000.00	792,000.00	4,792,000.00	438,661.58
53	Iowa	197	13,485,000.00	2,979,396.88	16,464,396.88	1,866,140.27
54	Des Moines	1	800,000.00	240,500.00	1,040,500.00	153,904.93
55	Missouri	53	3,650,000.00	840,600.00	4,490,600.00	479,975.66
56	St. Louis	6	11,400,000.00	2,850,000.00	14,250,000.00	1,673,765.43
57	Kansas City	6	2,550,000.00	737,500.00	3,287,500.00	938,639.62
58	St. Joseph	2	350,000.00	112,700.00	462,700.00	79,380.58
	Total Middle States.	1,165	164,093,100.00	50,613,963.67	214,707,063.67	25,340,317.66

OF NATIONAL BANKS IN THE UNITED STATES.

TO MARCH 1, 1901.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				Per cent.	*Per cent.*	*Per cent.*	
$211,070.48	$322,512.74	$465,717.34	$434,505.00	3.39	3.16	4.01	1
137,523.21	211,850.78	326,111.38	191,500.00	4.76	2.80	3.48	2
169,322.08	215,840.64	217,349.57	215,375.00	2.67	2.64	3.21	3
1,065,203.41	1,829,944.45	1,663,194.71	1,246,746.49	2.97	2.22	3.04	4
870,122.52	1,488,877.01	1,163,704.44	1,049,500.00	2.25	2.03	2.81	5
170,459.49	258,544.91	566,315.75	356,305.50	2.98	1.87	2.37	6
309,844.84	616,279.82	948,502.12	723,271.00	3.34	2.54	3.52	7
2,933,546.03	4,943,850.38	5,350,895.31	4,217,202.99	2.91	2.29	3.07	
773,130.76	1,885,343.09	1,619,964.85	1,232,874.77	3.75	2.85	3.83	8
1,447,003.88	6,453,439.88	5,031,140.68	2,803,769.00	4.57	2.54	4.46	9
29,525.81	225,613.64	141,260.31	92,254.52	4.84	3.16	5.95	10
48,910.20	157,257.39	99,981.80	93,144.00	3.07	2.86	6.89	11
339,660.83	936,230.82	1,132,570.11	706,725.00	4.07	2.99	4.65	12
855,488.95	1,988,422.39	3,253,974.48	1,604,736.20	4.71	2.32	3.70	13
368,172.20	1,774,257.06	1,441,796.72	760,900.00	3.81	2.01	3.82	14
171,376.45	1,160,957.35	1,264,344.76	533,500.00	5.31	2.24	4.03	15
62,502.65	79,925.89	98,007.22	82,848.80	3.11	2.63	3.84	16
44,496.03	258,626.30	216,228.39	143,560.98	3.58	2.38	3.51	17
300,334.50	420,180.11	468,758.18	382,026.80	2.97	2.42	3.38	18
316.84	10,906.02	24,908.80	10,080.00	6.20	2.51	4.00	19
23,326.92	173,006.95	257,912.78	157,500.00	6.07	3.71	5.68	20
4,464,246.02	15,524,166.89	15,050,849.08	8,603,920.07	4.38	2.50	4.09	
136,112.92	361,736.50	468,260.53	195,870.00	6.49	2.71	3.68	21
79,097.96	197,039.66	248,107.70	139,780.00	4.91	2.77	3.59	22
24,987.56	150,706.59	177,668.46	115,320.00	4.59	2.98	3.91	23
82,278.37	156,778.98	64,138.99	85,805.00	2.30	3.73	4.12	24
57,288.27	262,433.59	210,619.91	136,490.00	4.32	2.80	3.79	25
1,002.00	27,388.48	40,327.81	23,750.00	4.14	2.44	3.17	26
60,432.38	130,208.92	122,673.30	53,125.00	6.14	2.66	3.92	27
65,324.86	223,303.38	218,148.94	129,600.00	5.47	3.25	3.89	28
32,061.89	94,919.33	71,025.65	60,800.00	4.86	4.16	6.10	29
9,594.74	90,053.38	110,058.43	49,300.00	7.60	3.40	4.88	30
94,876.40	259,462.47	230,446.95	137,000.00	4.47	2.66	5.96	31
499,774.61	1,232,986.84	1,659,024.25	1,497,069.81	6.84	6.18	7.95	32
11,812.41	89,308.82	101,107.02	53,000.00	5.90	3.09	4.82	33
13,503.24	54,558.80	88,237.67	63,800.00	6.38	4.61	5.96	34
111,784.70	320,362.02	440,782.47	340,595.00	4.29	3.31	4.23	35
54,977.99	266,862.31	222,374.33	226,600.00	3.50	3.57	4.88	36
132,818.07	416,410.37	389,853.07	335,250.00	4.40	3.78	4.73	37
1,467,728.37	4,334,529.44	4,862,855.48	3,643,154.81	5.31	3.97	5.33	
331,252.04	1,333,442.78	1,436,349.06	889,243.33	4.13	2.56	3.36	38
196,813.02	452,640.48	496,258.77	335,250.00	4.74	3.20	4.35	39
162,539.95	445,216.97	418,503.54	325,750.00	3.18	2.47	3.13	40
19,736.12	123,358.69	150,012.79	66,500.00	5.88	2.61	3.24	41
231,215.16	676,443.87	737,572.88	550,830.00	4.51	3.37	4.38	42
134,669.38	163,493.55	191,633.00	55,500.00	5.85	1.69	2.64	43
341,415.84	1,022,994.74	1,285,520.96	1,262,810.00	5.05	4.96	6.77	44
627,180.13	1,720,558.99	2,481,846.93	1,150,000.00	9.75	4.52	6.67	45
160,829.20	539,026.77	476,160.41	383,411.07	4.38	3.54	4.68	46
43,214.80	348,432.54	159,911.38	101,500.00	4.08	2.59	3.08	47
97,142.87	497,044.99	458,730.17	324,200.00	5.15	3.64	4.55	48
49,015.09	249,371.80	246,564.08	111,250.00	6.01	2.71	3.42	49
122,369.20	317,844.03	370,270.41	230,400.00	6.13	3.81	4.65	50
23,413.49	137,048.75	232,788.97	85,000.00	5.15	1.88	2.24	51
33,461.41	157,230.18	247,969.99	120,000.00	5.17	2.50	3.00	52
529,476.66	773,182.37	563,481.24	768,312.21	3.42	4.67	5.70	53
71,637.34	69,450.47	12,817.12	25,000.00	1.23	2.40	3.12	54
53,770.39	236,672.96	189,532.31	159,405.71	4.22	3.55	4.37	55
230,988.60	696,070.48	746,706.35	467,000.00	5.24	3.28	4.10	56
259,408.62	265,535.37	413,695.63	101,000.00	12.58	3.07	3.96	57
5,114.40	35,620.13	38,646.05	13,000.00	8.35	2.16	2.86	58
3,724,661.71	10,260,680.91	11,354,975.04	7,522,362.32	5.29	3.50	4.58	

No. 74.—Abstract of Reports of Earnings and Dividends

FROM SEPTEMBER 1, 1900,

	Location.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
59	North Dakota	30	$1,600,000.00	$227,650.00	$1,824,650.00	$306,642.61
60	South Dakota	28	1,510,000.00	202,100.00	1,712,100.00	293,371.65
61	Nebraska	99	5,890,000.00	1,242,802.42	7,132,802.42	900,094.30
62	Lincoln	3	400,000.00	51,000.00	451,000.00	94,217.77
63	Omaha	8	3,650,000.00	417,500.00	4,064,500.00	564,332.14
64	Kansas	109	8,344,600.00	1,487,214.04	9,831,814.04	1,391,908.28
65	Kansas City	.....	.....	.....	.....	.....
66	Montana	21	2,305,000.00	423,500.00	2,728,500.00	732,069.39
67	Wyoming	14	885,000.00	131,400.00	1,016,400.00	207,354.14
68	Colorado	36	2,702,000.00	776,028.52	3,478,028.52	815,408.87
69	Denver	4	1,700,000.00	475,000.00	2,175,000.00	544,967.27
70	New Mexico	9	736,800.00	174,750.00	911,550.00	158,006.34
71	Oklahoma	27	964,930.00	77,007.37	1,041,937.37	249,854.30
72	Indian Territory	34	1,457,970.00	320,940.41	1,778,910.41	241,536.59
	Total Western States	422	32,146,300.00	6,006,892.76	38,153,192.76	6,499,763.65
73	Washington	31	3,255,000.00	661,500.00	3,916,500.00	726,670.75
74	Oregon	23	1,270,000.00	317,800.00	1,587,800.00	245,715.57
75	Portland	4	1,100,000.00	237,500.00	1,337,500.00	229,402.19
76	California	31	3,917,700.00	1,097,528.92	5,015,228.92	534,634.45
77	San Francisco	4	6,000,000.00	1,775,000.00	7,775,000.00	725,328.86
78	Los Angeles	4	1,300,000.00	251,000.00	1,551,000.00	103,128.24
79	Idaho	10	575,000.00	215,000.00	790,000.00	151,952.92
80	Utah	10	1,600,000.00	404,000.00	2,004,000.00	232,073.71
81	Nevada	1	82,000.00	4,000.00	86,000.00	19,116.57
82	Arizona	5	400,000.00	89,425.00	489,425.00	77,070.53
83	Alaska	1	50,000.00	750.00	50,750.00	4,707.14
84	Hawaii	1	500,000.00	1,000.00	501,000.00	15,633.86
	Total Pacific States	125	20,049,700.00	5,054,503.92	25,104,203.92	3,065,434.79
	Total United States	3,909	631,979,492.20	265,470,791.91	897,450,284.11	93,838,174.10

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO MARCH 1, 1901—Continued.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				Per cent.	*Per cent.*	*Per cent.*	
$27,590.22	$123,096.02	$155,956.37	116,250.00	8.50	6.35	7.27	59
64,767.61	130,822.73	97,781.31	68,425.00	5.71	4.00	4.53	60
192,562.23	351,414.60	356,117.47	259,762.30	4.99	3.64	4.41	61
8,301.88	56,625.68	29,290.21	11,000.06	6.49	2.44	2.75	62
143,947.05	324,948.84	95,436.25	46,750.00	2.35	1.15	1.28	63
259,441.31	603,201.03	529,265.94	306,219.50	5.38	3.11	3.67	64
							65
300,858.74	217,069.89	214,140.76	111,750.00	7.85	4.10	4.85	66
36,881.60	73,845.53	96,627.01	39,400.00	9.51	2.87	4.45	67
92,905.26	338,312.18	384,191.43	161,940.00	11.05	4.66	5.99	68
193,998.14	206,399.55	144,569.58	90,000.00	6.65	4.14	5.29	69
17,040.44	65,714.13	75,251.77	58,000.00	8.26	6.36	7.87	70
18,673.64	92,202.43	138,978.23	69,450.00	13.34	6.67	7.20	71
10,171.22	82,294.91	149,070.46	56,900.00	8.38	3.20	3.90	72
1,367,139.34	2,665,947.52	2,466,676.79	1,395,846.80	6.47	3.66	4.34	
111,505.79	240,167.59	374,997.37	168,500.00	9.57	4.30	5.18	73
45,673.57	78,507.98	121,534.02	80,550.00	7.65	5.07	6.34	74
157,001.90	62,234.57	10,165.72	175,000.00	**.76**	13.08	15.91	75
58,488.22	213,734.09	262,412.14	168,250.00	5.23	3.35	4.29	76
119,291.93	181,137.80	424,899.13	257,500.00	5.46	3.31	4.29	77
2,099.27	42,141.82	58,887.15	28,750.00	3.80	1.85	2.21	78
5,117.77	66,521.26	80,313.89	45,000.00	10.17	5.70	7.83	79
16,649.69	111,102.41	104,321.61	67,500.00	5.21	3.37	4.22	80
31,557.88	10,008.30	**22,449.61**	4,920.00	**26.10**	5.72	6.00	81
3,194.44	36,434.89	37,441.20	29,000.00	7.65	5.93	7.25	82
243.44	2,890.40	1,573.30	1,250.00	3.10	2.46	2.50	83
177.53	7,427.97	8,028.36	6,250.00	1.60	1.25	1.25	84
551,001.43	1,052,309.08	1,462,124.28	1,032,470.00	5.82	4.11	5.15	
14,508,322.90	38,781,475.22	40,548,375.98	26,414,956.99	4.52	2.94	4.18	

Figures in bold face type signify loss.

No. 71.—Abstract of Reports of Earnings and Dividends

FROM MARCH 1, 1901,

	Location.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine	83	$10,871,000.00	$2,800,357.00	$13,671,357.00	$975,573.47
2	New Hampshire	56	5,600,000.00	1,470,220.53	7,070,220.53	665,528.48
3	Vermont	47	6,585,000.00	1,449,163.90	8,034,163.90	548,775.91
4	Massachusetts	208	40,552,500.00	15,143,547.33	55,696,047.33	3,734,517.21
5	Boston	38	37,400,000.00	14,318,600.00	51,718,600.00	3,728,497.02
6	Rhode Island	42	14,455,250.00	3,469,922.61	17,925,172.61	903,515.89
7	Connecticut	83	20,357,070.00	8,006,412.23	28,363,482.23	1,806,606.33
	Total New England States.	557	135,820,820.00	46,658,223.60	182,479,043.60	12,363,014.31
8	New York	286	31,702,840.00	11,041,389.52	42,744,229.52	4,268,011.93
9	New York City	42	62,300,000.00	47,065,000.00	109,365,000.00	14,462,967.30
10	Albany	6	1,550,000.00	1,390,000.00	2,940,000.00	436,360.67
11	Brooklyn	5	1,352,000.00	1,900,000.00	3,252,000.00	318,098.26
12	New Jersey	120	15,900,755.00	8,859,951.57	24,760,706.57	2,496,320.80
13	Pennsylvania	424	44,277,015.00	26,611,406.47	70,888,421.47	6,315,843.79
14	Philadelphia	36	19,905,000.00	18,465,000.00	38,370,000.00	3,822,394.56
15	Pittsburg	31	13,600,000.00	10,975,000.00	24,575,000.00	2,838,115.78
16	Delaware	20	2,158,985.00	1,006,364.60	3,165,349.60	220,619.64
17	Maryland	55	4,133,700.00	2,002,996.68	6,136,696.68	541,818.18
18	Baltimore	18	11,301,640.00	4,423,900.00	15,725,540.00	1,232,203.12
19	District of Columbia	1	252,000.00	150,000.00	402,000.00	35,281.09
20	Washington City	11	2,775,000.00	1,583,456.10	4,358,456.10	431,649.02
	Total Eastern States.	1,055	211,208,935.00	135,474,464.94	346,683,399.94	37,419,684.14
21	Virginia	46	5,270,540.00	1,893,197.60	7,163,737.60	932,645.24
22	West Virginia	43	3,985,280.00	1,208,327.31	5,193,607.31	533,963.69
23	North Carolina	34	3,071,815.00	950,108.45	4,021,923.45	378,943.59
24	South Carolina	17	2,048,000.00	713,318.84	2,761,318.84	392,310.77
25	Georgia	30	3,666,000.00	1,341,405.99	5,007,405.99	626,886.56
26	Savannah	2	750,000.00	225,000.00	975,000.00	73,216.76
27	Florida	17	1,355,000.00	658,600.00	2,013,600.00	326,785.18
28	Alabama	32	3,490,000.00	689,860.00	4,179,860.00	640,647.11
29	Mississippi	14	1,130,000.00	486,700.00	1,616,700.00	261,025.53
30	Louisiana	14	1,010,000.00	454,200.00	1,464,200.00	286,466.25
31	New Orleans	8	2,600,000.00	3,095,000.00	5,695,000.00	810,624.85
32	Texas	251	20,566,300.00	5,740,404.53	26,306,704.53	3,638,658.34
33	Houston	5	1,100,000.00	675,000.00	1,775,000.00	225,940.28
34	Arkansas	7	1,070,000.00	322,500.00	1,392,500.00	178,891.27
35	Kentucky	73	8,155,900.00	2,189,666.25	10,345,566.25	866,653.00
36	Louisville	8	4,645,000.00	1,812,500.00	6,457,500.00	618,418.91
37	Tennessee	53	7,220,000.00	1,795,092.47	9,015,092.47	991,599.49
	Total Southern States.	654	71,133,835.00	24,250,881.44	95,384,716.44	11,783,706.82
38	Ohio	250	26,710,100.00	8,418,021.76	35,128,121.76	3,036,351.32
39	Cincinnati	13	7,700,000.00	2,775,000.00	10,475,000.00	1,057,997.03
40	Cleveland	16	10,900,000.00	2,806,000.00	13,706,000.00	958,907.65
41	Columbus	6	2,300,000.00	605,000.00	2,905,000.00	314,198.51
42	Indiana	124	12,707,000.00	3,875,756.32	16,582,756.32	1,567,590.99
43	Indianapolis	5	2,450,000.00	1,405,000.00	3,855,000.00	538,498.99
44	Illinois	233	18,866,000.00	6,946,703.70	25,812,703.70	2,780,878.09
45	Chicago	12	18,750,000.00	8,755,000.00	27,505,000.00	3,670,076.75
46	Michigan	78	8,235,000.00	2,500,588.20	10,735,588.20	1,176,500.47
47	Detroit	6	3,300,000.00	622,000.00	3,922,000.00	528,353.93
48	Wisconsin	86	7,190,000.00	1,802,812.87	8,992,812.87	1,031,231.65
49	Milwaukee	5	3,250,000.00	925,000.00	4,175,000.00	556,078.90
50	Minnesota	77	5,000,000.00	1,138,253.79	6,138,253.79	734,338.11
51	St. Paul	5	3,800,000.00	733,000.00	4,533,000.00	440,154.55
52	Minneapolis	4	3,250,000.00	690,000.00	3,940,000.00	333,796.35
53	Iowa	208	13,900,000.00	3,154,418.78	17,054,418.78	1,938,469.68
54	Des Moines	4	800,000.00	250,000.00	1,050,000.00	152,454.50
55	Missouri	52	3,575,000.00	826,750.00	4,401,750.00	466,309.67
56	St. Louis	6	12,400,000.00	3,800,000.00	16,200,000.00	1,669,610.75
57	Kansas City	6	2,650,000.00	776,250.00	3,426,250.00	807,119.60
58	St. Joseph	2	350,000.00	114,350.00	464,350.00	75,056.62
	Total Middle States.	1,198	168,083,100.00	52,919,905.42	221,003,005.42	23,836,974.14

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO SEPTEMBER 1, 1900.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				Per cent.	*Per cent.*	*Per cent.*	
$167,964.40	$284,903.10	$522,705.97	$387,435.00	3.82	2.83	3.56	1
243,106.93	193,983.23	228,438.32	186,437.50	3.23	2.64	3.33	2
82,597.59	187,618.55	278,559.77	257,842.50	3.47	3.21	3.92	3
1,092,131.57	1,549,145.51	1,093,240.13	1,204,981.40	1.96	2.16	2.97	4
653,370.34	1,451,560.39	1,623,566.29	1,071,000.00	3.14	2.07	2.86	5
133,650.13	236,383.31	533,482.45	346,529.25	2.98	1.93	2.40	6
351,678.80	593,615.14	861,312.39	723,171.00	3.04	2.55	3.55	7
2,724,499.76	4,497,209.23	5,141,305.32	4,177,396.65	2.82	2.29	3.08	
1,219,944.08	1,773,168.62	1,274,899.23	1,135,932.62	2.98	2.66	3.58	8
2,308,727.07	5,651,178.03	6,503,062.20	3,076,861.30	5.95	2.81	4.94	9
49,549.27	237,692.43	149,118.97	70,491.38	5.07	2.40	4.55	10
145,094.82	131,173.12	41,830.32	87,600.00	1.29	2.69	6.48	11
387,381.56	900,128.65	1,208,810.59	708,595.00	4.88	2.86	4.46	12
1,071,226.15	2,199,792.90	3,044,824.74	1,592,966.95	4.30	2.25	3.60	13
484,976.95	1,897,843.28	1,439,574.33	843,900.00	3.75	2.20	4.24	14
159,266.44	1,248,149.85	1,430,699.49	554,500.00	5.82	2.26	4.07	15
13,091.53	78,212.58	129,315.53	82,848.77	4.09	2.62	3.84	16
43,032.77	260,261.68	238,523.73	142,218.00	3.89	2.32	3.44	17
222,651.93	535,686.24	473,864.95	518,107.96	3.01	3.29	4.58	18
470.00	12,421.78	22,389.31	20,160.00	5.57	5.01	8.00	19
29,359.66	183,328.27	218,961.09	163,500.00	5.02	3.75	5.89	20
6,134,772.23	15,109,037.43	16,175,874.48	8,997,681.98	4.67	2.60	4.26	
90,194.83	397,347.01	445,103.40	241,800.00	6.21	3.38	4.59	21
54,808.46	178,080.76	301,074.47	162,730.00	5.80	3.13	4.08	22
51,889.39	162,898.00	164,156.20	113,540.00	4.08	2.82	3.70	23
42,597.45	169,002.61	180,740.71	85,805.00	6.55	3.11	4.19	24
41,951.77	254,891.80	330,042.99	139,490.00	6.59	2.78	3.80	25
10,381.24	27,760.77	35,074.75	23,750.00	3.60	2.44	3.17	26
25,654.76	153,917.24	147,213.18	54,750.00	7.31	2.72	4.04	27
70,384.44	250,648.10	319,614.57	120,432.50	7.65	2.88	3.45	28
2,268.07	86,454.32	172,303.14	49,300.00	10.66	3.05	4.36	29
8,910.79	87,430.11	190,125.35	47,800.00	12.98	3.26	4.73	30
63,658.10	338,133.31	408,833.44	137,000.00	7.18	2.41	5.27	31
293,375.36	1,178,634.56	2,166,648.42	766,961.15	8.24	2.91	3.73	32
37,547.70	71,429.90	116,962.68	58,000.00	6.59	3.27	5.27	33
18,672.49	65,626.93	94,591.85	34,800.00	6.79	2.50	3.25	34
126,175.87	366,210.51	374,266.62	348,395.00	3.62	3.37	4.27	35
100,911.01	248,558.03	268,949.87	160,800.00	4.16	2.49	3.46	36
216,114.44	458,304.83	317,180.22	261,550.00	3.52	2.90	3.62	37
1,255,496.17	4,495,328.79	6,032,881.86	2,806,903.65	6.32	2.94	3.95	
311,149.49	1,412,337.77	1,312,864.06	903,726.66	3.74	2.57	3.38	38
125,112.06	475,244.44	457,640.53	341,250.00	4.37	3.26	4.43	39
96,009.33	457,071.53	405,826.79	325,750.00	2.96	2.38	2.99	40
23,496.80	140,628.98	150,072.73	76,000.00	5.17	2.62	3.30	41
204,077.04	713,087.32	650,426.63	525,305.00	3.92	3.17	4.13	42
41,076.07	213,500.98	283,921.94	55,500.00	7.37	1.44	2.27	43
313,930.14	1,195,296.39	1,271,651.56	922,430.00	4.92	3.57	4.89	44
260,565.70	1,822,188.27	1,587,322.78	915,000.00	5.77	3.33	4.88	45
195,468.87	530,027.05	451,004.55	443,975.00	4.20	4.14	5.39	46
70,248.76	331,489.55	126,615.62	101,500.00	3.23	2.59	3.08	47
134,730.26	447,699.14	451,802.25	293,400.00	5.02	3.26	4.08	48
28,546.48	244,467.09	283,065.33	111,250.00	6.78	2.66	3.42	49
88,529.12	392,563.65	253,245.37	218,850.00	4.13	3.57	4.38	50
182,641.37	159,270.64	98,242.54	140,000.00	2.17	3.09	3.68	51
23,317.52	186,305.34	124,173.49	90,000.00	3.15	2.28	2.77	52
118,997.04	875,935.96	943,536.68	591,320.25	5.53	3.47	4.25	53
31,335.38	70,250.59	50,868.53	31,000.00	4.85	2.95	3.87	54
77,374.00	219,268.88	169,666.79	169,150.00	3.85	3.84	4.73	55
128,504.97	752,882.46	788,223.32	487,000.00	4.87	3.01	3.93	56
53,435.94	295,623.97	458,059.69	64,500.00	13.37	1.88	2.43	57
2,682.49	39,528.49	32,845.64	10,000.00	7.07	2.15	2.86	58
2,511,228.83	10,974,668.49	10,351,076.82	6,816,906.91	4.68	3.08	4.06	

No. 74.—Abstract of Reports of Earnings and Dividends

FROM MARCH 1, 1901, TO

	Location.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
59	North Dakota	31	$1,601,500.00	$235,150.00	$1,836,650.00	$253,073.71
60	South Dakota	28	1,485,000.00	211,300.00	1,696,300.00	256,203.47
61	Nebraska	100	5,870,000.00	1,239,584.89	7,109,584.89	834,485.93
62	Lincoln	3	400,000.00	64,000.00	464,000.00	97,360.51
63	Omaha	8	3,650,000.00	423,500.00	4,073,500.00	538,801.33
64	Kansas	113	7,484,600.00	1,273,282.21	8,757,882.21	1,148,946.48
65	Kansas City, Kans	1	1,000,000.00	250,000.00	1,250,000.00	141,928.82
66	Montana	22	2,430,000.00	480,000.00	2,910,000.00	468,132.74
67	Wyoming	13	860,000.00	142,800.00	1,002,800.00	155,032.70
68	Colorado	37	2,727,000.00	802,336.00	3,529,336.00	817,955.98
69	Denver	4	1,700,000.00	500,000.00	2,200,000.00	506,340.33
70	New Mexico	10	761,800.00	178,250.00	940,050.00	147,515.38
71	Oklahoma	32	1,155,250.00	107,071.83	1,262,321.83	286,703.04
72	Indian Territory	37	1,644,240.00	367,104.41	2,011,344.41	292,295.34
	Total Western States.	439	32,769,390.00	6,274,379.34	39,043,769.34	5,944,775.76
73	Washington	30	3,175,000.00	684,000.00	3,859,000.00	688,000.68
74	Oregon	23	1,245,000.00	314,250.00	1,559,250.00	218,741.98
75	Portland	4	1,100,000 00	187,500.00	1,287,500.00	217,538.09
76	California	32	3,775,000.00	979,150.00	4,754,150.00	510,201.03
77	San Francisco	5	6,200,000.00	2,700,000.00	8,900,000.00	748,093.88
78	Los Angeles	4	1,300,000.00	252,500.00	1,552,500.00	176,551.37
79	Idaho	10	575,000.00	206,000.00	781,000.00	121,441.09
80	Utah	10	1,600,000.00	410,000.00	2,010,000.00	236,770.15
81	Nevada	1	82,000.00	5,000.00	87,000.00	17,693.66
82	Arizona	6	425,000.00	90,000.00	515,000.00	102,603.24
83	Alaska	1	50,000.00	1,050.00	51,050.00	5,404.29
84	Hawaii	1	500,000.00	25,000.00	525,000.00	37,134.99
	Total Pacific States.	127	20,027,000.00	5,854,450.00	25,881,450.00	3,080,174.45
	Total United States.	4,030	639,043,080.00	271,432,304.74	910,475,384.74	94,428,329.62

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

SEPTEMBER 1, 1901—Continued.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				Per cent.	*Per cent.*	*Per cent.*	
$21,944.64	$140,682.90	$90,446.17	$52,250.00	4.92	2.84	3.26	59
35,596.71	133,012.64	87,594.12	57,300.00	5.16	3.38	3.86	60
124,422.60	395,825.17	314,238.16	294,319.16	4.42	4.14	5.01	61
13,204.89	58,247.79	25,907.83	13,000.00	5.58	2.80—	3.25	62
121,452.02	341,536.38	75,812.93	43,000.00	1.86	1.06	1.18	63
191,429.83	464,297.59	493,219.06	407,334.00	5.63	4.65+	5.44	64
	85,554.14	56,374.68	30,000.00	4.51	2.40	3.00	65
89,328.00	172,013.69	206,791.05	195,250.00	7.11	6.71	8.03	66
15,043.78	63,418.96	76,569.96	34,900.00	7.64—	3.48+	4.06—	67
261,574.09	350,082.77	206,299.12	162,760.00	5.85—	4.61	5.97—	68
216,667.05	217,547.93	72,125.35	75,000.00	3.28—	3.41	4.41	69
23,043.64	55,322.19	69,149.55	51,500.00	7.36	5.48	6.76	70
17,448.59	105,881.61	163,372.84	108,750.00	12.94	8.62	9.41	71
6,562.75	100,817.28	184,915.31	83,550.00	9.19	4.15	5.08	72
1,137,718.59	2,684,241.04	2,122,816.13	1,608,913.16	5.44	4.12	4.91	
138,508.88	282,531.60	266,960.20	119,100.00	6.92	3.09	3.75	73
35,486.57	84,286.30	98,969.11	62,000.00	14.03—	3.98—	4.98	74
30,118.26	71,411.45	116,008.38	65,000.00	9.01+	5.05—	5.91—	75
53,395.13	213,858.81	242,947.09	165,250.00	5.11	3.48	4.38	76
99,601.39	196,990.64	451,501.85	245,000.00	5.07	2.75	3.95	77
16,258.94	64,363.22	95,929.21	50,000.00	6.18	3.22	3.85	78
31,184.11	47,580.09	42,676.89	27,000.00	5.46+	3.46+	4.70—	79
42,496.25	98,676.76	95,597.14	92,000.00	4.76	4.58	5.75	80
1,411.67	9,597.24	6,684.75	4,920.00	7.68	5.66	6.00	81
22,102.11	41,776.23	38,724.90	33,000.00	7.52	9.71	11.76	82
300.00	2,528.34	2,575.95	1,250.00	5.05	2.45	2.50	83
2,802.00	11,442.48	22,890.51	12,500.00	4.36	2.38	2.50	84
473,665.31	1,125,043.16	1,481,465.98	877,020.00	5.72	3.39	4.38	
14,237,380.89	38,885,528.14	41,305,420.59	25,284,822.35	4.54	2.73	3.96	

No. 75.—Ratios to Capital, and to Capital and Surplus, of the Earnings tory, from March 1, 1897,

[Figures in bold-faced

	States, reserve cities, and Territories.	Ratio of dividends to capital for six months ended—										Ratio of dividends to capital and surplus for six months ended—			
		Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1901.	Sept. 1, 1901.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.
		P. ct.	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*
1	Maine	3.5	3.5	3.5	3.6	3.5	3.4	3.4	3.6	4	3.6	2.8	2.8	2.8	2.9
2	New Hampshire	3.2	3.1	3.3	3.2	3.4	4.3	4.4	3.6	3.5	3.3	2.6	2.5	2.7	2.6
3	Vermont	3	3	3.2	3.1	2.9	2.9	3	3.1	3.2	3.9	2.4	2.5	2.6	2.5
4	Massachusetts	3	2.9	3.2	3	2.9	4.6	3	2.9	3	3.0	2.3	2.2	2.3	2.2
5	Boston	2.5	2.5	2.5	2.4	2.5	2.4	2.7	2.7	2.8	2.9	1.9	1.9	1.9	1.8
6	Rhode Island	2.7	2.6	2.5	2.5	1.9	2	2.5	2.1	2.4	2.4	2.1	2	2	2
7	Connecticut	3.5	3.4	3.5	3.5	3.4	3.6	3.6	3.5	3.5	3.5	2.6	2.5	2.5	2.5
8	New York	3.4	3.7	3.5	3.3	3.5	3.5	3.5	4.4	3.8	3.6	2.5	2.7	2.6	2.5
9	New York City	4.5	4.7	5.7	4.9	4.8	4.9	5.2	4.6	4.5	4.9	2.4	2.5	3	2.6
10	Albany	5.1	3.9	5.5	4.3	6	3.6	1.3	4.3	6	4.5	2.7	2.1	2.9	2.3
11	Brooklyn	6.8	7	6.3	5.8	6	40.2	6.5	6.5	6.9	6.5	2.5	2.6	2.3	2.2
12	New Jersey	4.7	4.6	4.6	4.6	4.8	4.6	4.8	4.7	4.7	4.5	3	3	3	2.9
13	Pennsylvania	3.5	3.5	3.3	3.6	3.6	3.6	3.7	4.1	3.7	3.6	2.3	2.3	2.2	2.5
14	Philadelphia	3.8	3.8	3.9	3.8	4	3.9	4	4	3.8	4.2	2.3	2.3	2.4	2.2
15	Pittsburg	4	3.8	3.9	3.8	3.9	3.8	3.9	4	4	4.1	2.2	2.2	2.2	2.1
16	Delaware	4.2	4	4.1	4.1	3.9	3.9	3.9	3.9	3.8	3.8	2.9	2.7	2.8	2.8
17	Maryland	3.3	2.9	3.4	3.4	4.7	3.5	3.4	3.6	3.5	3.4	2.3	2.1	2.4	2.4
18	Baltimore	3.3	2.8	3.8	3	3.1	3.1	3.2	3.8	3.4	4.6	2.4	2.1	2.7	2.1
19	District of Columbia	4	4	4	4	4	4	4	8	4	8	2.9	2.5	2.5	2.5
20	Washington	3.3	6	6.9	3.3	4.1	4.5	5.5	5.7	5.7	5.9	2.1	4.1	4.9	3.3
21	Virginia	4	3.8	4.5	3.6	3.7	3.8	3.9	3.5	3.7	4.6	2.5	2.3	2.6	2.2
22	West Virginia	3.4	3.1	3.4	3.3	3.4	3.6	3.6	3.5	3.6	4.1	2.8	2.5	2.7	2.6
23	North Carolina	3.3	3.5	4	3.6	4	4.4	3.7	3.8	3.9	3.7	2.6	2.7	3	2.7
24	South Carolina	4.5	4.4	4.4	4.4	4.4	4.3	4.4	4.2	4.1	4.2	3.2	3.1	3.2	3.1
25	Georgia	3.4	3.3	3.3	3.3	3.2	3.4	3.8	4.4	3.8	3.8	2.6	2.5	2.5	2.5
26	Savannah	2.5	2.8	2.5	2.5	1.2	1.2	2.5	3.2	3.2	3.2	1.9	2.2	1.9	1.9
27	Florida	4	3.1	4.2	3.3	3.8	3.9	4.6	4	3.9	4	2.2	1.2	3.4	2.3
28	Alabama	2.8	2.6	2.6	2.7	3.1	8.3	3.1	4.8	3.9	3.4	2.3	2.2	2.2	2.2
29	Mississippi	7.9	3.8	5	3.8	6.1	3.6	5.3	6.2	6.1	4.4	5.4	2.7	3.4	2.6
30	Louisiana	4.5	2.9	4.9	4.5	5.5	4.8	5	4.9	4.9	4.7	3.2	2.1	3.4	3.1
31	New Orleans	4.4	4.5	4.1	4.5	4.5	5.3	5.3	5.3	6	5.3	2.2	2.2	2	2.2
32	Texas	4.4	3.2	5.9	5	6.8	3.4	8.1	3.3	7.9	3.7	3.5	2.5	4.7	4
33	Houston	3.6	3	2.2	3	2.6	4	4.1	4.5	4.8	5.3	2.4	2	1.5	2
34	Arkansas	4.7	2.4	4.7	2.8	5.6	3	5.9	3.2	6	3.3	3.7	2	3.8	2.3
35	Kentucky	3.7	4.3	4.6	4.2	5.9	3.9	4.1	4.2	4.2	4.3	2.9	3.4	3.6	3.3
36	Louisville	2.9	4.2	2.9	3.1	3	3	3.2	3.7	4.9	3.5	2.4	3.4	2.4	2.6
37	Tennessee	3.5	3.1	3.2	3	4.3	3.1	3.6	3.2	4.7	3.6	2.8	2.6	2.6	2.4
38	Ohio	2.9	3	3.1	3.1	2.9	3.2	3.3	3.4	3.4	3.4	2.3	2.3	2.4	2.4
39	Cincinnati	3.8	3.9	3.9	4.1	4.2	4.2	4.2	4.4	4.4	4.4	2.8	2.9	2.9	3
40	Cleveland	2.9	3.1	3.1	3	3.1	3.1	3	3.3	3.1	3.0	2.4	2.5	2.5	2
41	Columbus	.....	.....	.....	.....	.....	.....	.....	3.2	3.2	3.3	.....	.....	.....	.....
42	Indiana	3.6	3.5	4.1	3.8	4.5	4	4.2	5.1	4.4	4.1	2.7	2.6	3.1	2.9
43	Indianapolis	.....	.....	.....	.....	.....	2.2	2.6	2.6	2.6	2.3	.....	.....	.....	.....
44	Illinois	3.7	3.8	4	4.1	4.7	4.8	4.8	5.8	6.8	4.9	2.7	2.7	2.9	3
45	Chicago	3.2	3.1	3.4	5.3	4	4.1	4.5	4.3	6.7	4.9	2.2	2.2	2.4	3.5
46	Michigan	3.5	3.5	4.4	3.3	3.8	3.5	4.3	4.1	4.7	5.4	2.7	2.7	3.4	2.6
47	Detroit	2.8	2.9	3	3	2.7	2.7	3.1	3.1	3.1	3.1	2.4	2.5	2.5	2.6
48	Wisconsin	3.8	3.2	3.8	4.1	4.8	4.1	4.6	4.1	4.5	4.1	3	2.5	3.1	3.2
49	Milwaukee	2.9	3.2	3.7	4.6	3.5	3.5	3.7	3.7	3.4	3.4	2.5	2.7	3.1	3.9
50	Minnesota	2.2	2	3	2.2	3.9	3.1	4.7	12.6	4.6	4.4	2	1.6	2.4	1.8
51	St. Paul	3.3	1.9	1.8	2	2.1	2.2	2.2	2.2	2.2	3.7	2.6	1.5	1.5	1.7
52	Minneapolis	1	1.1	1.9	2.1	2.1	4.1	2.7	2.6	3	2.8	.9	1	1.7	1.9
53	Iowa	3.4	3.7	3.7	4	4.2	5	4.1	4.5	5.7	4.3	2.7	3	3.1	3.2
54	Des Moines	2.2	1.5	1.8	2.2	3.1	2.9	3.5	3.1	3.1	3.9	1.7	1.2	1.4	1.8
55	Missouri	3.2	3.5	3.6	3.5	4.2	3.8	4.3	4.3	4.4	4.7	2.7	2.9	3	2.9
56	St. Louis	2.4	2.5	2.6	3	3.2	3.5	4.1	4.1	4.1	3.9	2	2.1	2.1	2.5
57	Kansas City	.9	2.7	3.2	3.1	3.5	3.5	3.9	3.7	4	2.4	.8	2.4	2.6	2.5
58	St. Joseph	1.8	2.1	2.1	2.1	2.9	2.1	2.1	4.3	2.9	2.9	1.5	1.7	1.7	1.7
59	North Dakota	3.8	1.6	4.9	2.3	5.6	2.3	6.9	2.7	7.3	3.3	3	1.3	4.1	2
60	South Dakota	1	1.4	2.4	2	3.4	1.9	3.4	2.7	4.5	3.9	.9	1.2	2.1	1.7
61	Nebraska	1.5	1.9	2.9	3.2	3.5	3.3	4	4.3	4.4	5	1.3	1.6	2.5	2.7
62	Lincoln	.0	.0	.0	1.5	.8	a28	2	3.5	2.7	3.3	.0	.0	.0	1.4
63	Omaha	.0	.0	.0	.7	.9	.9	1.3	1.4	1.3	1.2	.0	.0	.0	.6
64	Kansas	2.4	2.7	3.1	3.1	3.8	3.8	3.6	3.6	3.7	5.4	2.1	2.4	2.6	2.6
65	Kansas City, Kans	.....	.....	.....	.....	.....	.....	.....	.....	.....	3.0	.....	.....	.....	.....
66	Montana	4.9	.6	3.9	1.1	7.8	6.2	13.6	2.4	4.8	8	4	.5	3.4	.9
67	Wyoming	1.7	2.6	2.8	3.1	3	3.1	3.3	3.9	4.4	4.1	1.5	2.3	2.5	2.7
68	Colorado	2.4	6.5	3.8	5.9	4.6	6.6	4.5	5	6	6	1.9	4.3	3.1	4.9
69	Denver	.....	.....	.....	.....	.....	.....	.....	3.8	5.3	4.4	.....	.....	.....	.....
70	New Mexico	2.8	11.9	4.1	4.1	4.8	4.8	10.6	10.6	7.9	6.8	2.3	10.1	3.4	3.4
71	Oklahoma	2.4	1.2	6.1	7.2	6.2	6.3	9.8	8	7.2	9.4	2.1	1.1	5.6	6.6

a Includes reduction of stock.

AND DIVIDENDS OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRI-TO SEPTEMBER 1, 1901.

type indicate loss.]

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—										
Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1901.	Sept. 1, 1901.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1901.	Sept. 1, 1901.	
P. ct.	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	
2.8	2.7	2.8	2.8	3.2	2.8	3.9	2.8	3.4	1.6	3.1	3.3	3.9	5.2	3.4	3.8	1
2.7	3.4	3.5	2.9	2.8	2.6	3	2.3	3	2.6	3.1	2.6	3.7	6.3	4.8	3.2	2
2.4	2.4	2.5	2.6	2.6	3.2	2.7	2.4	3.1	1.7	1.8	2.2	3	4.3	2.7	3.5	3
2.1	3.4	2.2	2.1	2.2	2.2	2.4	2.3	1.8	2.6	1.7	4.1	3	3.6	3	2	4
1.9	1.8	2	2	2	2.1	2.4	2.4	1.8	1.8	1.5	1.4	3.2	3.8	2.3	3.1	5
1.5	1.6	1.9	1.7	1.9	1.9	2.3	.6	2	1.4	.1	2.6	1.4	3.7	3	3	6
2.5	2.6	2.6	2.6	2.5	2.5	2.8	2.5	2.8	2.7	2.4	2.6	3.4	3.3	3.3	3	7
2.6	2.6	2.6	3.2	2.8	2.7	2.2	1.4	2.9	2.7	2.5	2.9	3.6	4.5	3.8	3	8
2.5	2.6	2.7	2.8	2.5	2.8	3.2	3.1	3.2	4.2	2.7	5	6.4	10.3	4.6	5.9	9
3	1.9	7.1	2.2	3.2	2.4	1.6	3.8	2.5	2.3	3.8	4	4.7	3.8	4.8	5.1	10
2.2	16.7	2.7	2.7	2.9	2.7	3.4	1.4	2.7	3.7	1.3	4.3	5.2	3.7	3.1	1.3	11
3	2.9	3.1	3	3	2.9	4	4	4.3	3.8	4.2	4.5	4.8	5.8	4.1	4.9	12
2.4	2.3	2.3	2.6	2.3	2.2	3.1	3	3.3	2.9	3.6	3.5	4.7	5.3	4.7	4.3	13
2.3	2.2	2.2	2.1	2	2.2	2.8	2.1	2.8	2.4	2.6	3.3	4.8	5.3	3.8	3.8	14
2.2	2.1	2.2	2.2	2.2	2.3	3.4	3.6	3.4	3.1	2.7	.8	5.6	5.8	5.3	5.8	15
2.7	2.7	2.7	2.7	2.6	2.6	2.9	2.6	1.9	2.9	1.7	3.8	4	5.4	3.1	4.1	16
2.9	2.4	2.3	2.4	2.4	2.3	3.9	1.8	3.2	3.2	4.3	3.7	4.3	5.6	3.6	3.9	17
2.2	2.2	2.3	2.7	2.4	3.3	3.1	2.8	3.3	2.7	3	3.1	4.4	3.6	3	3	18
2.5	2.5	2.5	5	2.5	5	3.5	3.5	4.7	4.3	4.1	5.3	5.8	14.3	6.2	5.6	19
2.7	3.1	3.7	3.8	3.7	3.8	1.9	4.9	3.6	4.4	4.9	6.8	5.8	6.8	6.1	5	20
2.3	2.4	2.7	2.6	2.7	3.4	2.7	2.2	3.6	2.5	3.2	2.6	4.3	6.4	6.5	6.2	21
2.7	2.8	2.8	2.7	2.8	3.1	3.1	2.6	3.2	3.2	3.5	3.9	4.2	5.7	4.9	5.8	22
3	2.8	2.9	2.9	3	2.8	3.2	4.1	3.9	4.3	3.6	4.4	4.5	5.9	4.6	4.1	23
3.1	3.1	3.1	3.1	3.7	3.1	2	4.1	2.4	3.9	2	4.1	3.1	8.1	2.3	6.6	24
2.4	2.5	2.8	3.2	2.8	2.8	2.6	4	3.7	4.1	2.9	3.8	4	6.2	4.3	6.6	25
.9	.9	1.9	2.4	2.4	2.4	1.4	2.6	1.7	2.3	2.4	1.5	2.2	3	4.1	3.6	26
2.6	2.7	3.1	2.6	2.7	2.7	3.8	3.1	4.1	3.2	3.5	2.1	5.3	5.7	6.1	7.3	27
2.6	6.9	2.5	4.1	3.2	2.9	2.3	2.2	2.4	3.3	2.4	7.8	3.7	6.3	5.5	7.7	28
4.1	2.4	3.6	4.2	4.2	3	4.2	4.7	3.5	6.2	1.3	7.2	4.5	8.7	4.9	10.7	29
3.8	3.4	3.5	3.4	3.4	3.3	4.2	3.8	3.5	7.3	4.5	7.3	6.9	11	7.6	13	30
2.2	2.5	2.5	2.5	2.7	2.4	1.1	4.1	2.7	4	3	4.1	5	5.9	4.5	7.2	31
5.4	2.7	6.3	2.5	6.2	2.9	3.1	4.3	4	5.1	4.3	6.2	6.1	7.3	6.8	8.2	32
1.7	2.5	2.6	2.9	3.1	3.3	3.4	2.6	2.8	2.6	2.5	5.3	3.2	6.4	5.9	6.6	33
4.4	2.4	4.6	2.5	4.6	2.5	2.5	.4	3.4	4.3	4.3	4.3	5.8	7.4	6.4	6.8	34
4.6	3.1	3.2	3.3	3.3	3.4	2.8	2	1.7	2.8	2.7	3.9	3.8	4.8	4.3	3.6	35
2.4	2.4	2.6	3	3.6	2.5	2.3	1.7	3.6	2.5	.8	.4	5.6	2.9	3.5	4.2	36
3.5	2.5	2.9	2.6	3.8	2.9	2.5	2.1	1.9	2.6	2.9	2.8	4.4	4.1	4.4	3.5	37
2.2	2.5	2.6	2.6	2.6	2.6	2.6	2	2.6	2.7	2.6	2.9	3.7	4.7	4.1	3.7	38
3.1	3.1	3.1	3.2	3.2	3.3	2.7	3	3.9	2.8	2.8	3.6	4.2	5	4.7	4.4	39
2.5	2.5	2.3	2.6	2.5	2.4	2.8	2.4	2.4	1.8	3	3	4.2	3.7	3.2	3	40
.....	.....	.....	2.7	2.6	2.6	.....	.....	.....	.....	.....	.....	.....	7.5	5.9	5.2	41
3.4	3.1	3.2	3.9	3.4	3.2	2.7	2	2.8	2.2	3.1	3.1	3.7	5.3	4.5	3.9	42
.....	1.5	1.7	1.7	1.7	1.4	.....	.....	.....	.....	.....	2	6.3	7.4	5.8	7.4	43
3.4	3.5	3.5	4.2	5	3.6	2.9	2.9	3.7	2.9	3.9	3.8	4.3	4.3	5	4.9	44
2.6	2.7	3	2.9	4.5	3.3	2.3	1.5	3.1	5.4	5.8	4.2	5.3	4.4	9.8	5.8	45
2.9	2.7	3.2	3.1	3.5	4.1	2.3	1.5	3	3	2.6	3.6	4.1	4.5	4.4	4.2	46
2.3	2.3	2.6	2.6	2.6	2.6	1.1	1	2.4	2.6	.6	3.1	3	4.1	4.1	3.2	47
3.8	3.2	3.6	3.3	3.6	3.3	2.8	2.4	2.5	1.4	3	3.6	5.1	5	5.1	5	48
2.9	2.9	3	3	2.7	2.7	4.5	5.5	4.8	2.5	4.1	4.6	5.6	9.4	6	6.8	49
3.2	2.5	3.8	11.2	3.8	3.6	2.6	4.5	3	1.3	2.2	2.8	5.2	13.3	6.1	4.1	50
1.8	1.9	1.9	1.9	1.9	3.1	2.8	4.8	4.5	3.4	1	2.9	3.9	1.3	5.1	2.2	51
1.9	3.6	2.3	2.2	2.5	2.3	.3	1.7	2.4	2.1	2	2	4.2	3.4	5.2	3.2	52
3.4	4.1	3.3	3.6	4.7	3.5	2.9	3.2	2.3	3.5	4	4.7	3.7	4.4	3.4	5.5	53
2.4	2.3	2.8	2.4	2.4	2.9	.8	1	.0	2.6	.8	2.1	2.3	7.7	1.2	4.8	54
3.5	3.1	3.5	3.5	3.5	3.8	2.7	3.5	2.6	3.4	3.5	3.9	4.3	5.2	4.2	3.9	55
2.6	2.8	3.3	3.3	3.3	3	.8	2.7	2.5	4.3	3.9	5.1	18.8	5.4	5.2	4.9	56
2.7	2.7	3.1	2.9	3.1	1.9	1.4	.7	7.3	5.7	8.4	4.6	5.7	7.6	12.6	13.4	57
2.2	1.6	1.6	3.3	2.2	2.2	.1	2.3	.2	3.6	4.1	4.2	5.4	3.8	8.3	7.1	58
4.7	2.1	6.1	2.3	6.3	2.8	3.8	.8	4.4	3.2	5.9	1.9	8.2	4	8.5	4.9	59
2.9	1.6	3	2.4	4	3.4	1.7	.9	3.6	.5	3.6	2.3	2.8	4.4	5.7	5.2	60
2.9	2.8	3.3	3.5	3.6	4.1	.9	1.2	2.9	2.9	3.6	2.7	5.3	4.4	5	4.4	61
.7	26.9	1.9	3.2	2.4	2.8	2.3	8.2	.8	5.7	.5	a28.4	6.2	5.6	6.5	5.6	62
.9	.9	1.1	1.3	1.1	1.1	.1	.1	2.1	.2	2.8	1.9	.9	1.3	2.3	1.9	63
3.2	3.2	3.1	3	3.1	4.7	2.2	3.2	3.9	3.5	4.9	4.4	4.6	3.9	5.4	5.6	64
.....	.....	.....	.....	.....	2.4	.....	.....	.....	.....	.....	.....	.....	.....	.....	4.5	65
6.7	5.3	11.6	2	4.1	6.7	1	2.7	1.3	6.2	4.8	4.8	8.3	8.8	7.8	7.1	66
2.6	2.7	2.9	3.3	3.9	3.5	1.7	1.5	1.8	3	3.9	2.5	3.9	4	9.5	7.6	67
3.7	5.3	3.6	3.9	4.7	4.6	2.4	1	4.3	2.3	5	4.9	6.6	4.9	11	5.8	68
.....	.....	.....	3	4.1	3.4	.....	.....	.....	.....	.....	.....	.....	5.3	6.6	3.3	69
4	4	8.6	8.5	6.4	5.5	4.5	3.1	5.6	6	4.8	7.2	9	8.9	8.3	7.4	70
5.6	5.6	9	7.3	6.7	8.6	2.3	.5	5.6	8.6	9.3	9.1	12.4	12.7	13.3	12.9	71

a Includes reduction of stock.

No. 75.—Ratios to Capital, and to Capital and Surplus, of the Earnings tory, from March 1, 1897,

[Figures in bold-faced

	States, reserve cities, and Territories.	Ratio of dividends to capital for six months ended—										Ratio of dividends to capital and surplus for six months ended—			
		Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1901.	Sept. 1, 1901.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.
		P. ct.	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*
72	Indian Territory	3.8	3.8	12.1	4.9	4.6	6.2	3.4	3	3.9	5.1	3.1	2.9	10	3.8
73	Washington	.3	.4	3.9	2.4	2.9	2	4.9	4.7	5.2	3.8	.3	.3	3.3	2.1
74	Oregon	2.9	2.5	4.3	5.8	5.8	4.6	6.4	5.2	6.3	5	2.5	2.1	3.6	4.8
75	Portland	.....	.....	.....	.....	.....	6.6	6.8	5.5	15.9	5.9	.....	.....	.....	.....
76	California	3.1	3.5	3.7	3.7	4.1	5.1	4.3	4.3	4.3	4.4	2.5	2.9	3	3.1
77	San Francisco	4.6	4.6	4.6	3.7	1.9	3.7	4.2	3.7	4.3	3.9	2.9	2.9	2.8	2.1
78	Los Angeles	.....	.....	.....	.....	.....	.....	.....	4	2.2	3.8	.....	.....	.....	.....
79	Idaho	3.9	2.6	3.1	3.8	5	4.4	10	5.5	7.8	4.7	2.7	1.8	2.2	2.7
80	Utah	2.7	3.6	3.2	2.8	3.1	6.3	3.9	3.8	4.2	5.7	2	3	2.6	2.3
81	Nevada	.0	.0	3	3	3	3	3	4	6	6	.0	.0	3	3
82	Arizona	3.8	6.4	3.9	6.5	4.8	5.4	6	5.9	7.2	11.8	3.4	5.7	3.5	5.8
83	Alaska	.....	.....	.....	.....	.....	.....	.0	.0	2.5	2.5	.....	.....	.....	.....
84	Hawaii	.....	.....	.....	.....	.....	.....	.....	.....	1.3	2.5	.....	.....	.....	.....
	Average	3.3	3.3	3.6	3.5	3.8	3.9	4	3.9	5.1	4.0	2.4	2.4	2.6	2.5

AND DIVIDENDS OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITO SEPTEMBER 1, 1901—Continued.

type indicate loss.]

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—										
Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1901.	Sept. 1, 1901.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1901.	Sept. 1, 1901.	
P. ct.	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	*P. ct.*	
3.6	4.9	2.6	2.3	3.2	4.1	6.3	6.4	7.7	7.5	7.5	7.6	8.1	7.9	8.4	9.2	72
2.5	1.8	4.2	4	4.3	3.1	.8	**2.7**	2.7	**1**	4	2.2	7.4	5.7	9.6	6.9	73
4.9	3.8	5.1	4.2	5.1	4	3.6	2	2.6	3.5	5.5	3.4	7.9	5.5	7.6	14	74
.....	5.6	5.8	4.7	13.8	5	.....	.....	.....	.....	.....	6	5.9	9.3	.8	9	75
3.4	4.2	3.6	3.5	3.3	3.5	1.5	1.2	4	2.7	3.2	4.7	4.9	7.1	5.2	5.1	76
1.4	2.6	3	2.6	3.3	2.7	3.5	4.3	4.1	3.1	3.9	4.7	4.9	5.3	5.5	5.1	77
.....	.....	.....	3.4	1.8	3.2	.....	.....	.....	.....	.....	.....	.....	8.2	3.8	6.2	78
3.6	3.4	7.4	4	5.7	3.5	2.7	3.4	2.2	4.8	.6	**3.7**	8.2	4.2	10.2	5.5	79
2.6	5.1	3.2	3	3.4	4.6	1.4	**6.7**	3.4	.5	3.6	3.7	3.8	4.9	5.2	4.8	80
2.9	2.9	2.9	3.8	5.7	5.7	**1.6**	1.5	**8.2**	6.8	3.5	4.7	5.3	3.1	**26.1**	7.7	81
4.2	4.6	5	4.8	5.9	9.7	4.4	5.2	3.9	8.2	6.7	8.9	8.7	7.5	7.6	7.5	82
.....	.....	.0	.0	2.5	2.4	.....	.....	.....	.....	.....	**3.1**	1.5	3.2	3.1	5	83
.....	.....	.....	.....	1.2	2.4	.....	.....	.....	.....	.....	.....	.....	.....	1.6	4.4	84
2.7	2.7	2.8	2.8	2.9	2.9	2.7	2.3	2.9	2.9	2.8	3.5	4.7	5.5	4.5	4.5	

No. 76.—Number of National Banks, their Capital, Surplus, Dividends, Net Earnings, and Ratios, Yearly, 1870 to 1901.

Year ended March 1—	No. of banks.	Capital.	Surplus.	Dividends.	Net earnings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Net earnings to capital and surplus.
						Pr. ct.	*Pr. ct.*	*Pr. ct.*
1870	1,526	$409,008,896	$84,112,029	$43,246,926	$58,218,118	10.5	8.8	11.8
1871	1,602	427,008,134	93,151,510	43,285,493	54,057,047	10.1	8.3	10.4
1872	1,721	448,346,485	98,858,917	44,985,105	54,817,850	10	8.2	10.2
1873	1,882	473,097,353	109,719,615	48,653,350	62,499,369	10.3	8.4	10.7
1874	1,961	488,805,637	120,791,853	48,353,026	62,666,120	9.9	7.9	10.3
1875	1,989	491,753,557	129,962,338	49,680,122	59,172,818	10.1	7.9	9.5
1876	2,061	501,037,162	134,295,621	49,129,366	51,898,138	9.8	7.8	8.1
1877	2,080	498,566,925	131,561,621	44,367,798	40,133,194	8.9	7	6.3
1878	2,073	480,967,305	123,361,407	41,099,506	32,229,724	8.6	6.8	5.3
1879	2,045	467,322,946	117,715,634	35,500,277	28,337,553	7.6	6.1	4.8
1880	2,045	454,606,073	116,187,926	35,523,140	38,025,984	7.8	6.2	6.7
1881	2,079	455,529,963	121,313,718	37,167,717	48,485,271	8.2	6.4	8.4
1882	2,118	459,644,485	129,265,141	39,415,343	56,254,141	8.6	6.7	9.5
1883	2,232	478,519,528	135,570,518	41,181,655	52,670,569	8.6	6.7	8.6
1884	2,420	501,304,720	143,416,518	41,476,382	55,568,978	8.2	6.4	8.6
1885	2,616	520,752,720	148,246,298	40,609,317	45,969,221	7.8	6.1	6.9
1886	2,686	527,777,898	150,218,207	41,553,907	49,551,961	7.9	6.1	7.3
1887	2,819	542,959,709	160,398,339	43,295,729	59,611,513	7.9	6.1	8.5
1888	2,993	567,840,644	175,325,850	45,092,427	65,409,368	7.9	6.1	8.8
1889	3,120	588,391,497	188,462,245	46,734,024	67,869,081	7.9	6	8.7
1890	3,244	607,428,365	200,837,659	49,575,353	69,756,914	8.1	6.1	8.6
1891	3,477	643,680,165	215,649,940	50,677,892	76,952,998	7.9	5.9	8.9
1892	3,641	671,493,123	230,389,748	50,573,088	69,980,730	7.5	5.6	7.8
1893	3,730	682,975,512	241,738,151	51,328,070	68,386,632	7.5	5.5	7.4
1894	3,764	681,129,704	247,732,601	46,390,345	52,422,069	6.8	5	5.6
1895	3,735	664,712,365	245,606,255	46,252,545	45,560,309	6.9	5	5
1896	3,698	655,960,855	248,203,540	45,551,673	48,566,794	6.9	5	5.4
1897	3,659	647,402,875	249,236,838	43,215,818	48,612,927	6.7	4.8	5.4
1898	3,589	628,885,895	248,113,173	43,815,654	45,568,032	6.9	5	5.2
1899	3,572	610,426,625	244,324,378	44,935,124	49,315,441	7.4	5.4	5.8
1900	3,571	603,396,550	250,543,068	47,423,357	69,981,810	7.9	5.6	8.2
1091	3,765	622,366,094	257,948,290	50,219,115	87,674,175	8.1	5.7	10.0
Average, 32 years	.....	546,971,868	171,633,092	44,697,458	55,506,745	8.2	6.2	7.7
Aggregate, 32 years	.....	.....	.....	1,430,318,644	1,776,215,849	.....	.....	.....

No. 77.—National Banks that have gone into Voluntary Liquidation under the Provisions of Sections 5220 and 5221 of the Revised Statutes of the United States, with the Dates of Liquidation, the Amount of their Capital, Circulation Issued and Retired, and Circulation Outstanding October 31, 1901.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Penn Yan, N. Y. *a*	Apr. 6, 1864	.....	.....	.....	.....
First National Bank, Norwich, Conn. *a*	May 2, 1864	.....	.....	.....	.....
Second National Bank, Ottumwa, Iowa *b*	....do	.....	.....	.....	.....
Second National Bank, Canton, Ohio *b*	Oct. 3, 1864	.....	.....	.....	.....
Total	.....	.....	.....	.....	.....
First National Bank, Lansing, Mich. *b*	Dec. 5, 1864	.....	.....	.....	.....
First National Bank, Columbia, Mo	Sept. 19, 1864	$100,000	$90,000	$89,875	$125
First National Bank, Carondelet, Mo	Mar. 15, 1865	30,000	25,500	25,408	92
First National Bank, Utica, N. Y. *a*	June 9, 1865	.....	.....	.....	.....
Pittston National Bank, Pittston, Pa.	Sept. 16, 1865	200,000	.....	.....	.....
Total	.....	330,000	115,500	115,283	217
Fourth National Bank, Indianapolis, Ind	Nov. 30, 1865	100,000	100,000	99,432	568
Berkshire National Bank, Adams, Mass. *c*	Dec. 8, 1865	100,000	.....	.....	.....
National Union Bank, Rochester, N. Y.	Apr. 26, 1866	400,000	192,500	191,668	832
First National Bank, Leonardsville, N. Y.	July 11, 1866	50,000	45,000	44,440	560
Farmers' National Bank, Richmond, Va.	Oct. 22, 1866	100,000	85,000	83,408	1,592
Total	.....	750,000	422,500	418,948	3,552
Farmers' National Bank, Waukesha, Wis	Nov. 25, 1866	100,000	90,000	89,560	440
National Bank of Metropolis, Washington, D. C	Nov. 28, 1866	200,000	180,000	177,306	2,694
First National Bank, Providence, Pa	Mar. 1, 1867	100,000	90,000	88,805	1,195
National State Bank, Dubuque, Iowa	Mar. 9, 1867	150,000	127,000	125,805	1,195
First National Bank of Newton, Newtonville, Mass	Mar. 11, 1867	150,000	130,000	128,922	1,078
First National Bank, New Ulm, Minn	Apr. 18, 1867	60,000	54,000	53,325	675
National Bank of Crawford County, Meadville, Pa	Apr. 19, 1867	300,000	.....	.....	.....
Kittanning National Bank, Kittanning, Pa. *c*	Apr. 29, 1867	200,000	.....	.....	.....
City National Bank, Savannah, Ga. *b*	May 28, 1867	100,000	.....	.....	.....
Ohio National Bank, Cincinnati, Ohio	July 3, 1867	500,000	450,600	444,450	5,550
First National Bank, Kingston, N. Y.	Sept. 26, 1867	200,000	180,000	178,022	1,978
Total	.....	2,060,000	1,301,000	1,286,195	14,805
First National Bank, Bluffton, Ind	Dec. 5, 1867	50,000	45,000	44,606	394
National Exchange Bank, Richmond, Va.	....do	200,000	180,000	179,500	500
First National Bank, Skaneateles, N. Y.	Dec. 21, 1867	150,000	135,000	133,918	1,082
First National Bank, Jackson, Miss	Dec. 26, 1867	100,000	45,500	45,370	130
First National Bank, Downingtown, Pa.	Jan. 14, 1868	100,000	90,000	89,091	909
First National Bank, Titusville, Pa	Jan. 15, 1868	100,000	86,750	85,962	788
Appleton National Bank, Appleton, Wis.	Jan. 21, 1868	50,000	45,000	44,397	603
National Bank of Whitestown, N. Y.	Feb. 14, 1868	120,000	45,500	45,278	222
First National Bank, New Brunswick, N. J	Feb. 26, 1868	100,000	90,000	88,769	1,231
First National Bank, Cuyahoga Falls, Ohio	Mar. 4, 1868	50,000	45,000	44,492	508
First National Bank, Cedarburg, Wis.	Mar. 23, 1868	100,000	90,000	89,597	403
Commercial National Bank, Cincinnati, Ohio	Apr. 28, 1868	500,000	345,950	344,195	1,755
Second National Bank, Watertown, N. Y.	July 21, 1868	100,000	90,000	89,150	850
First National Bank, South Worcester, N. Y	Aug. 4, 1868	175,500	157,400	155,906	1,494
National Mechanics and Farmers' Bank, Albany, N. Y	....do	350,000	314,950	313,330	1,620
Second National Bank, Des Moines, Iowa	Aug. 5, 1868	50,000	42,500	42,162	338
First National Bank, Steubenville, Ohio	Aug. 8, 1868	150,000	135,000	133,532	1,468
First National Bank, Plumer, Pa	Aug. 25, 1868	100,000	87,500	86,362	1,138
First National Bank, Danville, Va	Sept. 30, 1868	50,000	45,000	44,780	220
Total	.....	2,595,500	2,116,050	2,100,397	15,653
First National Bank, Dorchester, Mass.	Nov. 23, 1868	150,000	132,500	130,743	1,757
First National Bank, Oskaloosa, Iowa	Dec. 17, 1868	75,000	67,500	67,012	488
Merchants and Mechanics' National Bank, Troy, N. Y	Dec. 31, 1868	300,000	184,750	183,297	1,453
National Savings Bank, Wheeling, W. Va.	Jan. 7, 1869	100,000	90,000	89,485	515
First National Bank Marion, Ohio	Jan. 12, 1869	125,000	109,850	109,069	781

a New bank with same title. *b* Never completed organization. *c* Consolidated with another bank.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Insurance Bank, Detroit, Mich.	Feb. 26, 1869	$200,010	$85,000	$84,493	$507
National Bank of Lansingburg, N. Y.	Mar. 6, 1869	150,000	135,000	133,868	1,132
National Bank of North America, New York, N. Y.	Apr. 15, 1869	1,000,000	333,000	331,125	1,875
First National Bank, Hallowell, Me.	Apr. 19, 1869	60,000	53,350	52,972	378
First National Bank, Clyde, N. Y.	Apr. 23, 1869	50,000	44,000	43,320	680
Pacific National Bank, New York, N. Y.	May 10, 1869	422,700	134,990	134,122	868
Grocers' National Bank, New York, N. Y.	June 7, 1869	390,000	85,250	85,026	224
Savannah National Bank, Savannah, Ga.	June 22, 1869	100,000	85,000	84,560	440
First National Bank, Frostburg, Md.	July 30, 1869	50,000	45,000	44,782	218
First National Bank, La Salle, Ill.	Aug. 30, 1869	50,000	45,000	44,560	440
National Bank of Commerce, Georgetown, D. C.	Oct. 28, 1869	100,000	90,000	89,135	865
Total		3,322,710	1,720,190	1,707,569	12,621
Miners' National Bank, Salt Lake City, Utah	Dec. 2, 1869	150,000	135,000	134,262	738
First National Bank, Vinton, Iowa	Dec. 13, 1869	50,000	42,500	42,318	182
National Exchange Bank, Philadelphia, Pa.	Jan. 8, 1870	300,000	175,750	174,040	1,710
First National Bank, Decatur, Ill.	Jan. 10, 1870	100,000	85,250	84,239	1,011
National Union Bank, Owego, N. Y.	Jan. 11, 1870	100,000	88,250	87,412	838
First National Bank, Berlin, Wis.	Jan. 25, 1870	500,000	44,000	43,627	373
Central National Bank, Cincinnati, Ohio.	Mar. 31, 1870	500,000	425,000	422,030	2,970
First National Bank, Dayton, Ohio.	Apr. 9, 1870	150,000	135,000	133,961	1,039
National Bank of Chemung, Elmira, N. Y.	June 10, 1870	100,000	90,000	89,533	467
Merchants' National Bank, Milwaukee, Wis.	June 14, 1870	100,000	90,000	89,420	580
First National Bank, St. Louis, Mo.	July 16, 1870	200,000	179,990	178,736	1,254
Chemung Canal National Bank, Elmira, N. Y.	Aug. 3, 1870	100,000	90,000	89,200	800
Central National Bank, Omaha, Nebr. *a*	Sept. 23, 1870	100,000	.....	.....	.....
First National Bank, Clarksville, Va.	Oct. 13, 1870	50,000	27,000	26,895	105
First National Bank, Burlington, Vt.	Oct 15, 1870	300,000	270,000	267,393	2,607
First National Bank, Lebanon, Ohio.	Oct. 24, 1870	100,000	85,000	84,453	547
Total		2,900,000	1,962,740	1,947,519	15,221
National Exchange Bank, Lansingburg, N. Y.	Dec. 27, 1870	100,000	90,000	89,459	541
Muskingum National Bank, Zanesville, Ohio	Jan. 7, 1871	100,000	90,000	89,375	625
United National Bank, Winona, Minn.	Feb. 15, 1871	50,000	45,000	44,645	355
First National Bank, Des Moines, Iowa.	Mar. 25, 1871	100,000	90,000	89,258	742
Saratoga County National Bank, Waterford, N. Y.	Mar. 28, 1871	150,000	135,000	134,111	889
State National Bank, St. Joseph, Mo.	Mar. 31, 1871	100,000	90,000	86,133	3,867
First National Bank, Fenton, Mich.	May 2, 1871	100,000	49,500	49,048	452
First National Bank, Wellsburg, W. Va.	June 24, 1871	100,000	90,000	89,333	667
Clarke National Bank, Rochester, N. Y.	Aug. 11, 1871	200,000	180,000	178,349	1,651
Total		1,000,000	859,500	849,711	9,789
Commercial National Bank, Oshkosh, Wis.	Nov. 22, 1871	100,000	90,000	89,342	658
Fort Madison National Bank, Fort Madison, Iowa	Dec. 26, 1871	75,000	67,500	67,055	445
National Bank of Maysville, Ky.	Jan. 6, 1872	300,000	270,000	269,020	980
Fourth National Bank, Syracuse, N. Y.	Jan. 9, 1872	105,500	91,700	90,965	735
American National Bank, New York, N. Y.	May 10, 1872	500,000	450,000	444,420	5,580
Carroll County National Bank, Sandwich, N. H.	May 24, 1872	50,000	45,000	44,508	492
Second National Bank, Portland, Me.	June 24, 1872	100,000	81,000	80,134	866
Atlantic National Bank, Brooklyn, N. Y.	July 15, 1872	200,000	165,000	163,750	1,250
Merchants and Farmers' National Bank, Quincy, Ill.	Aug. 8, 1872	150,000	135,000	133,830	1,170
First National Bank, Rochester, N. Y.	Aug. 9, 1872	400,000	206,100	204,015	2,085
Lawrenceburg National Bank, Lawrenceburg, Ind.	Sept. 10, 1872	200,000	180,000	178,200	1,800
Jewett City National Bank, Jewett City, Conn.	Oct 4, 1872	60,000	48,750	48,337	413
First National Bank, Knoxville, Tenn.	Oct 22, 1872	100,000	80,910	80,228	682
Total		2,340,500	1,910,960	1,893,804	17,156

a New bank with same title.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Goshen, Ind	Nov. 7, 1872	$115,000	$103,500	$102,348	$1,152
Kidder National Gold Bank, Boston, Mass	Nov. 8, 1872	300,000	120,000	120,000	.....
Second National Bank, Zanesville, Ohio	Nov. 16, 1872	154,700	138,140	136,653	1,487
Orange County National Bank, Chelsea, Vt	Jan. 11, 1873	200,000	180,000	178,167	1,833
Second National Bank, Syracuse, N. Y	Feb. 18, 1873	100,000	90,000	88,905	1,095
Richmond National Bank, Richmond, Ind. *a*	Feb. 28, 1873	230,000	207,000	207,000	.....
First National Bank, Adams, N. Y	Mar. 7, 1873	75,000	66,900	66,082	818
Mechanics' National Bank, Syracuse, N. Y	Mar. 11, 1873	140,000	93,800	92,990	810
Farmers and Mechanics' National Bank, Rochester, N. Y	Apr. 15, 1873	100,000	83,250	82,497	753
Montana National Bank, Helena, Mont	.....do	100,000	31,500	31,400	100
First National Bank, Havana, N. Y	June 3, 1873	50,000	45,000	44,455	545
Merchants and Farmers' National Bank, Ithaca, N. Y	June 30, 1873	50,000	45,000	44,354	646
National Bank of Cazenovia, N. Y	July 18, 1873	150,000	116,770	115,494	1,276
Merchants' National Bank, Memphis, Tenn	Aug. 30, 1873	250,000	225,000	222,653	2,347
Manufacturers' National Bank, Chicago, Ill	Sept. 25, 1873	500,000	438,750	433,920	4,830
Second National Bank, Chicago, Ill	.....do	100,000	97,500	96,306	1,194
Merchants' National Bank, Dubuque, Iowa	Sept. 30, 1873	200,000	180,000	176,792	3,208
Beloit National Bank, Beloit, Wis	Oct. 2, 1873	50,000	45,000	44,355	645
Union National Bank, St. Louis, Mo.	Oct. 22, 1873	500,000	150,300	148,658	1,642
Total	.....	3,364,700	2,457,410	2,433,029	24,381
City National Bank, Green Bay, Wis	Nov. 29, 1873	50,000	45,000	44,415	585
First National Bank, Shelbina, Mo	Jan. 1, 1874	100,000	90,000	89,425	575
Second National Bank, Nashville, Tenn	Jan. 8, 1874	125,000	92,920	91,830	1,090
First National Bank, Oneida, N. Y	Jan. 13, 1874	125,000	110,500	109,122	1,378
Merchants' National Bank, Hastings, Minn	Feb. 7, 1874	100,000	90,000	88,681	1,319
National Bank of Tecumseh, Mich	Mar. 3, 1874	50,000	45,000	44,385	615
Gallatin National Bank, Shawneetown, Ill	Mar. 7, 1874	250,000	225,000	223,362	1,638
First National Bank, Brookville, Pa	Mar. 26, 1874	100,000	90,000	88,935	1,065
Citizens' National Bank, Sioux City, Iowa	Apr. 14, 1874	50,000	45,000	44,870	130
Citizens' National Bank, Charlottesville, Va	Apr. 27, 1874	100,000	90,000	89,444	556
Farmers' National Bank, Warren, Ill	Apr. 28, 1874	50,000	45,000	44,515	485
First National Bank, Medina, Ohio	May 6, 1874	75,000	45,000	44,777	223
Croton River National Bank, South East, N. Y	May 25, 1874	200,000	166,550	163,816	2,731
Merchants' National Bank of West Virginia, Wheeling, W. Va	July 7, 1874	500,000	450,000	445,562	4,438
Central National Bank, Baltimore, Md	July 15, 1874	200,000	180,000	179,107	893
Second National Bank, Leavenworth, Kans	July 22, 1874	100,000	90,000	88,191	1,809
Teutonia National Bank, New Orleans, La	Sept. 2, 1874	300,000	270,000	268,545	1,455
City National Bank, Chattanooga, Tenn	Sept. 10, 1874	170,000	148,001	147,303	698
First National Bank, Cairo, Ill	Oct. 10, 1874	100,000	90,000	88,848	1,152
Total	.....	2,745,000	2,407,971	2,385,133	22,838
First National Bank, Olathe, Kans	Nov. 9, 1874	50,000	45,000	44,700	300
First National Bank, Beverly, Ohio	Nov. 10, 1874	102,000	90,000	88,742	1,258
Union National Bank, Lafayette, Ind	Dec. 4, 1874	250,000	224,095	220,581	3,514
Ambler National Bank, Jacksonville, Fla. *b*	Dec. 7, 1874	42,500	.....	.....	.....
Mechanics' National Bank, Chicago, Ill	Dec. 30, 1874	250,000	125,900	124,285	1,615
First National Bank, Evansville, Wis	Jan. 9, 1875	55,000	45,000	44,645	385
First National Bank, Baxter Springs, Kans	Jan. 12, 1875	50,000	36,000	35,685	315
People's National Bank, Pueblo, Colo	.....do	50,000	27,000	26,835	165
National Bank of Commerce, Green Bay, Wis	.....do	100,000	90,000	89,370	630
First National Bank, Millersburg, Ohio	.....do	100,000	60,400	60,118	282
First National Bank, Staunton, Va	Jan. 23, 1875	100,000	90,000	90,000	.....
National City Bank, Milwaukee, Wis	Feb. 24, 1875	100,000	69,000	59,280	720
Irasburg National Bank of Orleans, Irasburg, Vt	Mar. 17, 1875	75,000	67,500	66,743	757
First National Bank, Pekin, Ill	Mar 25, 1875	100,000	90,000	88,861	1,139

a New bank with same title.

b No circulation.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Merchants and Planters' National Bank, Augusta, Ga	Mar. 30, 1875	$200,000	$169,000	$167,815	$1,185
Monticello National Bank, Monticello, Iowa	....do	100,000	45,000	44,857	143
Iowa City National Bank, Iowa City, Iowa	Apr. 14, 1875	125,000	104,800	103,289	1,511
First National Bank, Wheeling, W. Va	Apr. 22, 1875	250,000	225,000	222,565	2,435
First National Bank, Mount Clemens, Mich	May 20, 1875	50,000	27,000	26,930	70
First National Bank, Knob Noster, Mo	May 29, 1875	50,000	43,800	43,496	304
First National Bank, Brodhead, Wis	June 24, 1875	50,000	45,000	44,591	409
Auburn City National Bank, Auburn, N. Y	June 26, 1875	200,000	141,300	139,250	2,050
First National Bank, Eldorado, Kans	June 30, 1875	50,000	45,000	44,598	402
First National Bank, Junction City, Kans	July 1, 1875	50,000	45,000	44,750	250
First National Bank, Chetopa, Kans	July 19, 1875	50,000	36,000	35,746	254
First National Bank, Golden, Colo	Aug. 25, 1875	50,000	27,000	26,828	172
National Bank of Jefferson, Wis	Aug. 26, 1875	60,000	54,000	53,117	883
Green Lane National Bank, Green Lane, Pa	Sept. 9, 1875	100,000	90,000	89,822	178
State National Bank, Topeka, Kans	Sept. 15, 1875	60,000	30,600	30,507	93
Farmers' National Bank, Marshalltown, Iowa	Sept. 18, 1875	50,000	27,000	26,865	135
Richland National Bank, Mansfield, Ohio	Sept. 25, 1875	150,000	130,300	128,392	1,908
Planters' National Bank, Louisville, Ky	Sept. 30, 1875	350,000	315,000	311,792	3,208
First National Bank, Gallatin, Tenn	Oct. 1, 1875	75,000	45,000	44,660	340
First National Bank, Charleston, W. Va	Oct. 2, 1875	100,000	90,000	89,297	703
People's National Bank, Winchester, Ill	Oct. 4, 1875	75,000	67,500	66,991	509
First National Bank, New Lexington, Ohio	Oct. 12, 1875	50,000	45,000	44,720	280
First National Bank, Ishpeming, Mich	Oct. 20, 1875	50,000	45,000	44,747	253
Fayette County National Bank, Washington, Ohio	Oct. 26, 1875	100,000	81,280	80,745	535
Total		3,869,500	3,025,475	2,996,185	29,290
Merchants' National Bank, Fort Wayne, Ind	Nov. 8, 1875	100,000	46,820	46,430	390
Kansas City National Bank, Kansas City, Mo	Nov. 13, 1875	100,000	65,991	65,292	699
First National Bank, Schoolcraft, Mich	Nov. 17, 1875	50,000	45,000	44,572	428
First National Bank, Curwensville, Pa	Dec. 17, 1875	100,000	90,000	88,913	1,087
National Marine Bank, St. Paul, Minn	Dec. 28, 1875	100,000	59,710	58,575	1,135
First National Bank, Rochester, Ind	Jan. 11, 1876	50,000	45,000	43,102	1,898
First National Bank, Lodi, Ohio	....do	100,000	90,000	88,897	1,103
Iron National Bank, Portsmouth, Ohio	Jan. 19, 1876	100,000	90,000	89,407	593
First National Bank, Ashland, Nebr	Jan. 26, 1876	50,000	45,000	44,665	335
First National Bank, Paxton, Ill	Jan. 28, 1876	50,000	45,000	44,514	486
First National Bank, Bloomfield, Iowa	Feb. 5, 1876	55,000	49,500	48,620	880
Marietta National Bank, Marietta, Ohio	Feb. 16, 1876	150,000	90,000	88,407	1,593
Salt Lake City National Bank, Salt Lake City, Utah	Feb. 21, 1876	100,000	45,000	44,240	760
First National Bank, Lagrange, Mo	Feb. 24, 1876	50,000	45,000	44,545	455
First National Bank, Atlantic, Iowa	Mar. 7, 1876	50,000	45,000	44,572	428
First National Bank, Spencer, Ind	Mar. 11, 1876	70,000	63,000	62,643	357
National Currency Bank, New York, N. Y	Mar. 23, 1876	100,000	45,000	44,240	760
Caverna National Bank, Caverna, Ky	May 13, 1876	50,000	45,000	44,780	220
City National Bank, Pittsburg, Pa	May 25, 1876	200,000	68,929	68,545	384
National State Bank, Des Moines, Iowa	June 21, 1876	100,000	50,795	49,680	1,115
First National Bank, Trenton, Mo	June 22, 1876	50,000	45,000	44,636	364
First National Bank, Bristol, Tenn	July 10, 1876	50,000	45,000	44,753	247
First National Bank, Leon, Iowa	July 11, 1876	60,000	45,000	44,335	665
Anderson County National Bank, Lawrenceburg, Ky	July 29, 1876	100,000	45,000	44,800	200
First National Bank, Newport, Ind	Aug. 7, 1876	60,000	45,000	44,685	315
First National Bank, Depere, Wis	Aug. 17, 1876	50,000	31,500	31,336	164
Second National Bank, Lawrence, Kans	Aug. 23, 1876	100,000	67,500	66,990	510
Commercial National Bank, Versailles, Ky	Aug. 26, 1876	170,000	153,000	151,843	1,157
State National Bank, Atlanta, Ga	Aug. 31, 1876	200,000	73,725	73,110	615
Syracuse National Bank, Syracuse, N. Y	Sept. 25, 1876	200,000	117,961	115,138	2,823
First National Bank, Northumberland, Pa	Oct. 6, 1876	100,000	62,166	60,610	1,166
Total		2,865,000	1,900,537	1,876,905	23,632

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Lancaster, Mo	Nov. 14, 1876	$50,000	$27,000	$26,897	$103
First National Bank, Council Grove, Kans	Nov. 28, 1876	50,000	26,500	26,200	300
National Bank of Commerce, Chicago, Ill.	Dec. 2, 1876	250,000	71,465	70,548	917
First National Bank, Palmyra, Mo	Dec. 12, 1876	100,000	46,140	45,148	992
First National Bank, Newton, Iowa	Dec. 16, 1876	50,000	45,000	44,086	914
National Southern Kentucky Bank, Bowling Green, Ky	Dec. 23, 1876	50,000	27,000	26,799	201
First National Bank, Monroe, Iowa	Jan. 1, 1877	60,000	35,700	35,485	215
First National Bank, New London, Conn.	Jan. 9, 1877	100,000	38,300	36,826	1,474
Winona Deposit National Bank, Winona, Minn	Jan. 28, 1877	100,000	63,285	62,226	1,059
First National Bank, South Charleston, Ohio	Feb. 24, 1877	100,000	90,000	88,373	1,627
Lake Ontario National Bank, Oswego, N. Y	....do	275,000	66,405	62,692	3,713
First National Bank, Sidney, Ohio	Feb. 26, 1877	52,000	46,200	45,537	663
Chillicothe National Bank, Chillicothe, Ohio	Apr. 9, 1877	100,000	53,825	52,630	1,195
First National Bank, Manhattan, Kans.	Apr. 13, 1877	52,000	44,200	43,737	463
National Bank, Monticello, Ky	Apr. 23, 1877	60,000	49,500	49,050	450
First National Bank, Rockville, Ind	Apr. 25, 1877	200,000	173,090	170,770	2,320
Georgia National Bank, Atlanta, Ga	May 31, 1877	100,000	45,000	43,829	1,171
First National Bank, Adrian, Mich	June 11, 1877	100,000	43,500	43,007	493
First National Bank, Napoleon, Ohio	June 30, 1877	50,000	45,000	44,268	732
First National Bank, Lancaster, Ohio	Aug. 1, 1877	60,000	54,000	52,540	1,460
First National Bank, Minerva, Ohio	Aug. 24, 1877	50,000	45,000	44,515	485
Kinney National Bank, Portsmouth, Ohio	Aug. 28, 1877	100,000	90,000	89,215	785
First National Bank, Green Bay, Wis	Oct. 19, 1877	50,000	45,000	44,059	941
National Exchange Bank, Wakefield, R. I	Oct. 27, 1877	70,000	34,650	34,048	602
Total		2,229,000	1,305,760	1,282,485	23,275
First National Bank, Union City, Ind	Nov. 10, 1877	50,000	45,000	44,260	740
First National Bank, Negaunee, Mich	Nov. 13, 1877	50,000	45,000	44,359	641
Tenth National Bank, New York, N. Y	Nov. 23, 1877	500,000	441,000	425,468	15,532
First National Bank, Paola, Kans	Dec. 1, 1877	50,000	44,350	43,726	624
National Exchange Bank, Troy, N. Y	Dec. 6, 1877	100,000	90,000	88,358	1,642
Second National Bank, La Fayette, Ind	Dec. 20, 1877	200,000	52,167	49,230	2,937
State National Bank, Minneapolis, Minn.	Dec. 31, 1877	100,000	82,500	80,868	1,632
Second National Bank, St. Louis, Mo	Jan. 8, 1878	200,000	53,055	49,487	3,568
First National Bank, Sullivan, Ind	....do	50,000	45,000	44,595	405
Rockland County National Bank, Nyack, N. Y	Jan. 10, 1878	100,000	89,000	87,791	1,209
First National Bank, Wyandotte, Kans.	Jan. 19, 1878	50,000	45,000	44,371	629
First National Bank, Boone, Iowa	Jan. 22, 1878	50,000	32,400	31,990	410
First National Bank, Pleasant Hill, Mo.	Feb. 7, 1878	50,000	45,000	44,334	666
National Bank of Gloversville, N. Y	Feb. 28, 1878	100,000	64,750	64,146	604
First National Bank, Independence, Mo.	Mar. 1, 1878	50,000	27,000	25,886	1,114
National State Bank, Lima, Ind	Mar. 2, 1878	100,000	33,471	32,542	929
First National Bank, Tell City, Ind	Mar. 4, 1878	50,000	44,500	44,160	340
First National Bank, Pomeroy, Ohio	Mar. 5, 1878	200,000	75,713	72,530	3,183
Eleventh Ward National Bank, Boston, Mass	Mar. 14, 1878	200,000	89,400	89,005	395
First National Bank, Prophetstown, Ill.	Mar. 19, 1878	50,000	45,000	44,664	336
First National Bank, Jackson, Mich	Mar. 26, 1878	100,000	88,400	87,050	1,350
First National Bank, Eau Claire, Wis	Mar. 30, 1878	60,000	38,461	37,900	561
First National Bank, Washington, Ohio	Apr. 5, 1878	200,000	69,750	67,780	1,970
First National Bank, Middleport, Ohio	Apr. 20, 1878	80,000	31,500	31,235	265
First National Bank, Streator, Ill	Apr. 24, 1878	50,000	40,500	40,185	315
First National Bank, Muir, Mich	Apr. 25, 1878	50,000	44,200	43,775	425
Kane County National Bank, St. Charles, Ill	May 31, 1878	50,000	26,300	26,008	292
First National Bank, Carthage, Mo	June 1, 1878	50,000	44,500	43,978	522
Security National Bank, Worcester, Mass	June 5, 1878	100,000	49,000	48,650	350
First National Bank, Lake City, Colo	June 15, 1878	50,000	29,300	29,150	150
People's National Bank, Norfolk, Va	July 31, 1878	100,000	85,705	85,060	645
Topeka National Bank, Topeka, Kans	Aug. 7, 1878	100,000	89,300	88,279	1,021
First National Bank, St. Joseph, Mo	Aug. 13, 1878	100,000	67,110	65,505	1,605
First National Bank, Winchester, Ind	Aug. 24, 1878	60,000	52,700	51,554	1,146
Muscatine National Bank, Muscatine, Iowa	Sept. 2, 1878	100,000	44,200	42,846	1,354
Traders' National Bank, Chicago, Ill	Sept. 4, 1878	200,000	43,700	41,100	2,600
Union National Bank, Rahway, N. J	Sept. 10, 1878	100,000	89,200	87,560	1,640
First National Bank, Sparta, Wis	Sept. 14, 1878	50,000	45,000	44,159	841
Herkimer County National Bank, Little Falls, N. Y	Oct. 11, 1878	200,000	178,300	175,186	3,114
Total		4,100,000	2,646,432	2,588,730	57,702

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Farmers' National Bank, Bangor, Me	Nov. 22, 1878	$100,000	$89,100	$88,442	$658
Pacific National Bank, Council Bluffs, Iowa	Nov. 30, 1878	100,000	45,000	43,922	1,078
First National Bank, Anamosa, Iowa	Dec. 14, 1878	50,000	44,500	43,901	599
Smithfield National Bank, Pittsburg, Pa.	Dec. 16, 1878	200,000	78,750	78,050	700
First National Bank, Buchanan, Mich	Dec. 21, 1878	50,000	27,000	26,723	277
First National Bank, Prairie City, Ill	Dec. 24, 1878	50,000	27,000	26,300	700
Corn Exchange National Bank, Chicago, Ill	Jan. 4, 1879	500,000	59,160	54,270	4,890
Franklin National Bank, Columbus, Ohio	do	100,000	93,070	90,713	2,357
Traders' National Bank, Bangor, Me	Jan. 14, 1879	100,000	76,400	74,958	1,442
First National Bank, Gonic, N. H	do	60,000	45,597	44,498	1,099
First National Bank, Salem, N. C	do	150,000	128,200	126,410	1,790
First National Bank, Granville, Ohio	do	50,000	34,365	33,219	1,146
Commercial National Bank, Petersburg, Va	do	120,000	99,800	97,938	1,862
First National Gold Bank, Stockton, Cal.	do	300,000	238,600	227,646	10,954
First National Bank, Sheboygan, Wis	do	50,000	45,000	44,435	565
First National Bank, Boscobel, Wis	Jan. 21, 1879	50,000	43,900	43,115	785
National Marine Bank, Oswego, N. Y.	Jan. 25, 1879	120,000	44,300	42,225	2,075
Central National Bank, Hightstown, N. J	Feb. 15, 1879	100,000	32,400	32,078	322
Brookville National Bank, Brookville, Ind	Feb. 18, 1879	100,000	89,000	87,210	1,790
Farmers' National Bank, Centerville, Iowa	Feb. 27, 1879	50,000	41,500	41,012	488
First National Bank, Clarinda, Iowa	Mar. 1, 1879	50,000	45,000	44,404	596
Waterville National Bank, Waterville, Me	Mar. 3, 1879	125,000	110,300	108,057	2,243
First National Bank, Tremont, Pa	Mar. 4, 1879	75,000	64,600	63,050	1,550
First National Bank, Atlanta, Ill	Apr. 15, 1879	50,000	26,500	26,190	310
Union National Bank, Aurora, Ill	Apr. 22, 1879	125,000	82,000	80,267	1,733
National Bank of Menasha, Wis	Apr. 26, 1879	50,000	44,500	43,740	760
National Exchange Bank, Jefferson City, Mo	May 8, 1879	50,000	45,000	44,183	817
First National Bank, Hannibal, Mo	May 15, 1879	100,000	88,200	85,601	2,599
Merchants' National Bank, Winona, Minn	June 16, 1879	100,000	35,000	34,552	448
Farmers' National Bank, Keithsburg, Ill	July 3, 1879	50,000	27,000	26,525	475
First National Bank, Franklin, Ky	July 5, 1879	100,000	54,000	53,270	730
National Bank of Salem, Salem, Ind	July 8, 1879	50,000	44,400	43,922	478
Fourth National Bank, Memphis, Tenn	July 19, 1879	125,000	45,000	44,025	975
Bedford National Bank, Bedford, Ind	July 21, 1879	100,000	87,200	86,060	1,140
First National Bank, Afton, Iowa	Aug. 15, 1879	50,000	26,500	26,199	301
First National Bank, Deer Lodge, Mont.	Aug. 16, 1879	50,000	45,000	44,105	895
First National Bank, Batavia, Ill	Aug. 30, 1879	50,000	44,300	42,723	1,577
National Gold Bank and Trust Company, San Francisco, Cal	Sept. 1, 1879	750,000	40,000	30,220	9,780
Total		4,450,000	2,337,142	2,274,158	62,984
Gainesville National Bank, Gainesville, Ala	Nov. 25, 1879	100,000	90,000	88,608	1,392
First National Bank, Hackensack, N. J	Dec. 6, 1879	100,000	90,000	88,803	1,197
National Bank of Delavan, Delavan, Wis.	Jan. 7, 1880	50,000	27,000	26,195	805
Mechanics' National Bank, Nashville, Tenn	Jan. 13, 1880	100,000	90,000	88,100	1,900
Manchester National Bank, Manchester, Ohio	do	50,000	48,303	47,463	840
First National Bank, Meyersdale, Pa	Mar. 5, 1880	50,000	30,600	30,325	275
First National Bank, Mifflinburg, Pa	Mar. 8, 1880	100,000	87,825	85,965	1,860
National Bank of Michigan, Marshall, Mich	May 14, 1880	120,000	100,800	98,332	2,468
National Exchange Bank, Houston, Tex.	Sept. 10, 1880	100,000	31,500	30,733	767
Ascutney National Bank, Windsor, Vt.	Oct. 19, 1880	100,000	90,000	88,270	1,730
Total		870,000	686,028	672,794	13,234
First National Bank, Seneca Falls, N. Y.	Nov. 23, 1880	60,000	54,000	53,018	982
First National Bank, Baraboo, Wis	Nov. 27, 1880	50,000	27,000	26,590	410
Bundy National Bank, Newcastle, Ind	Dec. 6, 1880	50,000	45,000	44,694	306
Vineland National Bank, Vineland, N. J.	Jan. 11, 1881	50,000	45,000	44,680	320
Ocean County National Bank, Toms River, N. J	do	100,000	119,405	117,300	2,105
Hungerford National Bank, Adams, N. Y	Jan. 27, 1881	50,000	45,000	43,232	1,768
Merchants' National Bank, Minneapolis, Minn	Jan. 31, 1881	150,000	98,268	96,776	1,492
Farmers' National Bank, Mechanicsburg, Ohio	Feb. 18, 1881	100,000	30,140	29,515	625
First National Bank, Green Spring, Ohio	do	50,000	45,000	44,353	647
First National Bank, Cannon Falls, Minn.	Feb. 21, 1881	50,000	45,000	44,652	348

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Coshocton, Ohio	Feb. 21, 1881	$50,000	$53,058	$52,183	$875
Manufacturers' National Bank, Three Rivers, Mich	Feb. 25, 1881	50,000	45,000	44,250	750
First National Bank, Lansing, Iowa	....do	50,000	45,000	43,860	1,140
First National Bank, Watertown, N. Y	May 26, 1881	100,000	75,510	73,110	2,460
First National Bank, Americus, Ga	June 17, 1881	60,000	45,000	44,242	758
First National Bank, St. Joseph, Mich	June 30, 1881	50,000	26,500	25,881	619
First National Bank, Logan, Ohio	July 8, 1881	50,000	45,000	43,880	1,120
First National Bank, Rochelle, Ill	Aug. 9, 1881	50,000	45,000	44,257	743
First National Bank, Shakopee, Minn	Aug. 10, 1881	50,000	45,000	44,010	990
National State Bank, Oskaloosa, Iowa	Aug. 13, 1881	50,000	81,665	79,975	1,690
First National Bank, Hobart, N. Y	Aug. 27, 1881	100,000	90,000	88,406	1,594
Attica National Bank, Attica, N. Y	Aug. 30, 1881	50,000	45,000	44,750	250
National Bank of Brighton, Boston, Mass	Oct. 4, 1881	300,000	270,000	265,754	4,246
Clement National Bank, Rutland, Vt. *a*	Aug. 1, 1881	100,000	.....	.....	.....
Total	.....	1,820,000	1,465,546	1,439,368	26,178
First National Bank, Lisbon, Iowa	Nov. 1, 1881	50,000	45,000	44,390	610
First National Bank, Warsaw, Ind	Dec. 1, 1881	50,000	48,500	47,300	1,200
Brighton National Bank, Brighton, Iowa	Dec. 15, 1881	50,000	45,000	44,260	740
Merchants' National Bank, Denver, Colo	Dec. 24, 1881	120,000	72,000	71,530	470
Merchants' National Bank, Holly, Mich	Dec. 31, 1881	50,000	45,000	44,431	569
First National Bank, Alliance, Ohio	Jan. 3, 1882	50,000	45,000	44,330	670
National Union Bank, New London, Conn	Jan. 10, 1882	300,000	112,818	110,361	2,457
National Bank of Royalton, Vt	....do	100,000	90,000	88,604	1,396
First National Bank, Whitehall, N. Y	Jan. 18, 1882	50,000	45,000	43,292	1,708
National Bank of Pulaski, Tenn	Jan. 23, 1882	70,000	43,700	42,832	868
First National Bank, Alton, Ill	Mar. 30, 1882	100,000	90,000	87,347	2,653
Havana National Bank, Havana, N. Y	Apr. 15, 1882	50,000	45,000	43,795	1,205
First National Bank, Brownsville, Pa	May 2, 1882	75,000	67,500	65,762	1,738
Second National Bank, Franklin, Ind	June 20, 1882	100,000	81,060	77,950	3,110
Merchants' National Bank, Georgetown, Colo	June 22, 1882	50,000	45,000	44,453	547
Commercial National Bank, Toledo, Ohio	July 6, 1882	100,000	90,000	88,770	1,230
Harmony National Bank, Harmony, Pa	July 7, 1882	50,000	45,000	44,500	500
First National Bank, Liberty, Ind	July 22, 1882	60,000	54,000	52,790	1,210
Manufacturers' National Bank, Amsterdam, N. Y	Aug. 1, 1882	80,000	72,000	71,215	785
Total	.....	1,555,000	1,181,578	1,157,912	23,666
First National Bank, Bay City, Mich	Nov. 8, 1882	400,000	156,100	153,148	2,952
First National Bank, Ripley, Ohio	Nov. 10, 1882	100,000	69,201	65,886	3,315
National Bank of State of New York, New York, N. Y	Dec. 6, 1882	800,000	397,004	389,427	7,577
First National Bank, Wellington, Ohio	Dec. 12, 1882	100,000	90,000	88,104	1,896
Second National Bank, Jefferson, Ohio	Dec. 26, 1882	100,000	90,000	88,680	1,320
First National Bank, Painesville, Ohio	Dec. 30, 1882	200,000	162,800	158,583	4,217
Saint Nicholas National Bank, New York, N. Y	....do	500,000	450,000	433,878	16,122
Fifth National Bank, Chicago, Ill	....do	500,000	29,700	23,989	5,711
First National Bank, Dowagiac, Mich	Jan. 3, 1883	50,000	45,000	43,803	1,197
First National Bank, Greenville, Ill	Jan. 9, 1883	150,000	59,100	57,958	1,142
Merchants' National Bank, East Saginaw, Mich	....do	200,000	101,100	97,922	3,178
Logan County National Bank, Russellville, Ky	....do	50,000	40,050	39,365	685
National Bank of Vandalia, Ill	Jan. 11, 1883	100,000	90,000	88,255	1,745
Traders' National Bank, Charlotte, N. C	Jan. 16, 1883	50,000	38,800	38,008	792
First National Bank, Norfolk, Nebr	Feb. 3, 1883	45,000	11,240	11,130	110
First National Bank, Midland City, Mich. *b*	Feb. 5, 1883	30,000	.....	.....	.....
Citizens' National Bank, New Ulm, Minn	Mar. 1, 1883	50,000	27,000	26,700	300
National Bank of Owen, Owenton, Ky	Mar. 5, 1883	56,000	48,900	48,145	755
Merchants' National Bank, Nashville, Tenn	June 30, 1883	300,000	141,200	139,975	1,225
Indiana National Bank, Bedford, Ind	Aug. 25, 1883	35,000	11,250	11,250	.....
Stockton National Bank, Stockton, Cal	Oct. 1, 1883	100,000	90,000	89,390	610
Wall Street National Bank, New York, N. Y	Oct. 15, 1883	500,000	102,800	96,057	6,743
Commercial National Bank, Reading, Pa	Oct. 23, 1883	150,000	135,000	134,090	910
Total	.....	4,566,000	2,386,545	2,323,743	62,802

a New bank with same title.

b No circulation issued.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Corn Exchange National Bank, Chicago, Ill. *a*	Nov. 10, 1883	$700,000	.....	.....	.....
Farmers' National Bank, Sullivan, Ind..	Dec. 24, 1883	50,000	$45,000	$44,420	$580
City National Bank, La Salle, Ill.....	Jan. 8, 1884	100,000	22,500	22,290	210
Hunt County National Bank, Greenville, Tex	Jan. 22, 1884	68,250	17,300	17,070	230
Waldoboro National Bank, Waldoboro, Me	Jan. 31, 1884	50,000	44,000	42,950	1,050
Third National Bank, Nashville, Tenn..	Feb. 20, 1884	300,000	167,600	164,990	2,610
Madison County National Bank, Anderson, Ind.....	Mar. 25, 1884	50,000	45,000	44,315	685
First National Bank, Phoenix, Ariz	Apr. 7, 1884	50,000	11,240	11,145	95
Cobbossee National Bank, Gardiner, Me.	Apr. 18, 1884	150,000	90,000	87,908	2,092
Mechanics and Traders' National Bank, New York, N. Y.....	Apr. 24, 1884	200,000	85,400	81,205	4,195
Princeton National Bank, Princeton, N. J	May 17, 1884	100,000	72,500	71,165	1,335
Kearsarge National Bank, Warner, N. H	June 30, 1884	50,000	23,586	22,820	766
Second National Bank, Lansing, Mich ...	July 31, 1884	50,000	40,000	38,133	1,867
First National Bank, Ellensburg, Wash.	Aug. 9, 1884	50,000	13,500	13,470	30
German National Bank, Millerstown, Pa.	Aug. 12, 1884	50,000	45,000	43,815	1,185
Exchange National Bank, Cincinnati, Ohio.....	Aug. 27, 1884	500,000	78,000	77,095	905
First National Bank, Rushville, Ill.....	Sept 30, 1884	75,000	66,500	64,324	2,176
Mechanics' National Bank, Peoria, Ill...	Oct. 4, 1884	100,000	72,000	69,767	2,233
First National Bank, Freeport, Pa.....	Oct. 10, 1884	50,000	44,200	43,430	770
Genesee County National Bank, Batavia, N. Y	Oct. 11, 1884	50,000	45,000	44,310	690
Valley National Bank, Redoak, Iowa....	Oct. 20, 1884	50,000	22,150	21,540	610
Merchants' National Bank, Bismarck, N. Dak	Oct. 28, 1884	73,000	22,500	22,295	205
Total.....	.....	2,916,250	1,072,976	1,048,457	24,519
Manufacturers' National Bank, Minneapolis, Minn	Nov. 1, 1884	300,000	45,000	44,600	400
Farmers and Merchants' National Bank, Ulrichsville, Ohio.....	Nov. 10, 1884	50,000	34,600	34,350	250
Metropolitan National Bank, New York, N. Y	Nov. 18, 1884	3,000,000	1,447,000	1,398,457	48,543
First National Bank, Grand Forks, N. Dak.....	Dec. 2, 1884	50,000	19,250	19,060	190
Iron National Bank, Gunnison, Colo.....	Dec. 8, 1884	50,000	11,250	11,140	110
Freehold National Banking Company, Freehold, N. J	Dec. 10, 1884	50,000	93,000	89,598	3,402
Albia National Bank, Albia, Iowa	Dec. 16, 1884	50,000	11,249	11,120	120
First National Bank, Carlinville, Ill	.....do	50,000	22,450	21,483	967
Freeman's National Bank, Augusta, Me.	Dec. 26, 1884	100,000	90,000	87,703	2,297
First National Bank, Kokomo, Ind.....	Jan. 1, 1885	250,000	45,000	43,410	1,590
First National Bank, Sabetha, Kans.....	Jan. 2, 1885	50,000	10,740	10,670	70
First National Bank, Wyoming, Ill.....	Jan. 13, 1885	50,000	11,200	11,010	190
First National Bank, Tarentum, Pa.....	.....do	50,000	42,500	41,690	810
First National Bank, Walnut, Ill.....	Jan. 21, 1885	60,000	36,000	35,650	350
Farmers' National Bank, Franklin, Tenn	Jan. 24, 1885	50,000	10,740	10,635	105
Citizens' National Bank, Sabetha, Kans..	Jan. 27, 1885	50,000	11,240	11,130	110
First National Bank, Tucson, Ariz	Jan. 31, 1885	100,000	28,100	27,745	355
Ripon National Bank, Ripon, Wis	Feb. 7, 1885	50,000	16,200	16,075	125
Farmers' National Bank, Franklin, Ohio.	Apr. 1, 1885	50,000	27,350	26,670	680
First National Bank, Prescott, Ariz.....	Apr. 9, 1885	50,000	11,250	11,040	210
National Union Bank, Swanton, Vt.....	Apr. 28, 1885	50,000	43,800	42,440	1,360
German National Bank, Memphis, Tenn	May 6, 1885	175,300	120,100	113,928	6,172
Merchants and Farmers' National Bank, Shakopee, Minn.....	May 12, 1885	50,000	10,240	10,135	105
First National Bank, Superior, Wis.....	May 16, 1885	60,000	18,900	18,685	215
Shetucket National Bank, Norwich, Conn	May 18, 1885	100,000	72,000	70,178	1,822
Cumberland National Bank, Cumberland, R. I.....	June 5, 1885	125,000	106,200	103,705	2,495
First National Bank, Columbia, Tenn....	July 14, 1885	100,000	66,800	64,623	2,177
Union National Bank, New York, N. Y..	July 21, 1885	1,200,000	25,100	17,809	7,291
First National Bank, Centerville, Ind....	Oct. 3, 1885	50,000	27,350	26,650	700
Manufacturers' National Bank, Appleton, Wis.....	Oct. 10, 1885	50,000	45,000	43,786	1,214
First National Bank, Plankinton, S. Dak.	Oct. 21, 1885	50,000	11,250	11,150	100
Total.....	.....	6,520,300	2,570,850	2,486,325	84,525

a No circulation issued.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Valley National Bank, St. Louis, Mo	Dec. 4, 1885	$250,000	$44,960	$43,555	$1,405
First National Bank, Belton, Tex	Jan. 6, 1886	50,000	23,490	23,190	300
First National Bank, Granville, Ohio	Feb. 15, 1886	50,000	26,500	25,354	1,146
Concordia National Bank, Concordia, Kans	Mar. 12, 1886	50,000	11,240	11,085	155
Citizens' National Bank, Beloit, Wis	Mar. 22, 1886	50,000	11,240	10,990	250
First National Bank, Dayton, Wash	Mar. 24, 1886	50,000	13,490	13,090	400
First National Bank, Macomb, Ill	Apr. 14, 1886	100,000	89,520	86,965	2,555
First National Bank, Jesup, Iowa	Apr. 20, 1886	50,000	25,760	25,340	420
Dallas National Bank, Dallas, Tex	May 8, 1886	150,000	33,750	33,320	430
First National Bank, Lewistown, Ill	May 12, 1886	50,000	45,000	43,760	1,240
First National Bank, Cedar Rapids, Iowa	May 28, 1886	100,000	35,490	33,245	2,245
First National Bank, Socorro, N. Mex	July 31, 1886	50,000	15,500	15,210	290
Custer County National Bank, Broken Bow, Nebr	Aug. 9, 1886	50,000	11,240	11,240	.....
Roanoke National Bank, Roanoke, Va	Sept. 16, 1886	50,000	11,250	11,010	240
First National Bank, Brownville, Nebr	.....do	50,000	39,680	38,108	1,572
First National Bank, Leslie, Mich	Sept. 25, 1886	50,000	13,410	12,890	520
Mount Vernon National Bank, Mount Vernon, Ill	Oct. 11, 1886	51,100	45,000	43,813	1,187
National Bank, Piedmont, W. Va	Oct. 14, 1886	50,000	45,000	43,710	1,290
First National Bank, St. Clair, Mich	Oct. 20, 1886	50,000	39,310	38,038	1,272
First National Bank, Milford, Mich	Oct. 21, 1886	50,000	45,000	44,070	930
National Bank of Kingwood, W. Va	.....do	125,000	96,140	92,630	3,510
Merchants' National Bank, Lima, Ohio	Oct. 22, 1886	50,000	45,000	44,000	1,000
Hubbard National Bank, Hubbard, Ohio	Oct. 23, 1886	50,000	45,000	44,212	788
Commercial National Bank, Marshalltown, Iowa	Oct. 25, 1886	100,000	22,500	22,170	330
Total	.....	1,726,100	834,470	810,995	23,475
First National Bank, Indianapolis, Ind	Nov. 11, 1886	500,000	162,325	159,985	2,340
First National Bank, Concord, Mich	Nov. 27, 1886	50,000	11,250	11,145	105
Jamestown National Bank, Jamestown, N. Dak	Nov. 29, 1886	50,000	11,250	11,140	110
First National Bank, Berea, Ohio	Dec. 1, 1886	50,000	45,000	43,842	1,158
First National Bank, Allerton, Iowa	Dec. 6, 1886	50,000	11,250	10,590	660
Second National Bank, Hillsdale, Mich	Dec. 18, 1886	50,000	13,892	11,926	1,966
Topton National Bank, Topton, Pa	Dec. 28, 1886	50,000	18,000	17,770	230
First National Bank, Warsaw, Ill	Dec. 31, 1886	50,000	38,250	36,105	2,145
First National Bank, Hamburg, Iowa	.....do	50,000	13,500	13,075	425
Darlington National Bank, Darlington, S. C	Feb. 10, 1887	100,000	22,500	22,100	400
Union National Bank, Cincinnati, Ohio	Feb. 14, 1887	500,000	237,230	231,947	5,283
Roberts' National Bank, Titusville, Pa	Feb. 28, 1887	100,000	75,610	74,015	1,595
National Bank of Rahway, N. J	Mar. 9, 1887	100,000	42,500	40,528	1,972
Olney National Bank, Olney, Ill	Mar. 11, 1887	60,000	27,000	26,640	360
Metropolitan National Bank, Leavenworth, Kans	Mar. 15, 1887	100,000	22,500	22,230	270
Ontario County National Bank, Canandaigua, N. Y	Mar. 23, 1887	50,000	11,250	10,900	350
Winsted National Bank, Winsted, Conn	Apr. 12, 1887	50,000	11,250	10,860	390
Council Bluffs National Bank, Council Bluffs, Iowa	May 5, 1887	100,000	22,500	22,130	370
First National Bank, Homer, Ill	June 22, 1887	50,000	11,250	11,055	195
First National Bank, Beloit, Wis	June 30, 1887	50,000	11,250	10,730	520
Mystic National Bank, Mystic, Conn	July 7, 1887	52,450	47,205	45,942	1,263
Exchange National Bank, Louisiana, Mo	July 12, 1887	50,000	11,250	11,115	135
Exchange National Bank, Downs, Kans	Aug. 1, 1887	50,000	11,250	11,150	100
Total	.....	2,312,450	889,262	866,920	22,342
First National Bank, Tecumseh, Nebr	Nov. 3, 1887	50,000	11,700	11,540	160
Third National Bank, St. Paul, Minn	Nov. 4, 1887	500,000	45,000	44,455	545
First National Bank, Marshall, Mo	Dec. 6, 1887	100,000	22,500	22,195	305
First National Bank, Greene, Iowa	Dec. 15, 1887	50,000	10,750	10,580	170
Fulton National Bank, New York, N.Y. *a*	Dec. 20, 1887	300,000	.....	.....	.....
Fayetteville National Bank, Fayetteville, N. C	Dec. 31, 1887	200,000	39,580	37,742	1,838
National Bank, Somerset, Ky	.....do	50,000	45,000	42,715	2,285
First National Bank, Richburg, N. Y	Jan. 10, 1888	50,000	25,905	25,325	580
Scituate National Bank, Scituate, R. I	Jan. 11, 1888	56,000	35,018	33,722	1,296
National Bank, Franklin, Ind	Jan. 31, 1888	50,000	11,250	10,920	330
First National Bank, Hampton, Iowa	Feb. 1, 1888	50,000	11,250	10,990	260
First National Bank, Greensburg, Kans	Feb. 10, 1888	50,000	11,240	11,050	190
First National Bank, Central City, Nebr	Feb. 11, 1888	50,000	10,710	10,450	260

a No circulation.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Duluth National Bank, Duluth, Minn	Feb. 20, 1888	$300,000	$45,000	$44,355	$645
Bismarck National Bank, Bismarck, N. Dak	Mar. 1, 1888	50,000	11,250	10,930	320
First National Bank, Ashton S. Dak	Mar. 6, 1888	50,000	11,250	11,140	110
Citizens' National Bank, Sioux Falls, S. Dak	Apr. 24, 1888	50,000	11,250	11,160	90
First National Bank, Stanton, Mich	Apr. 30, 1888	50,000	11,250	11,070	180
First National Bank, Fairmont, Nebr	May 1, 1888	50,000	11,250	11,070	180
First National Bank, Greenleaf, Kans	May 9, 1888	50,000	11,250	11,135	115
National Bank Genesee, Batavia, N. Y	May 21, 1888	75,000	44,434	41,439	2,995
Strong City National Bank, Strong City, Kans	May 26, 1888	50,000	11,250	11,055	195
Citizens' National Bank, Saginaw, Mich	June 1, 1888	100,000	45,000	43,830	1,170
Saugerties National Bank, Saugerties, N. Y	June 16, 1888	125,000	93,316	89,604	3,712
Hyde National Bank, Titusville, Pa	June 21, 1888	300,000	74,730	69,810	4,920
State National Bank, Omaha, Nebr	July 18, 1888	100,000	22,500	22,000	500
Cincinnati National Bank, Cincinnati, Ohio	Aug. 1, 1888	280,000	52,510	51,150	1,360
First National Bank, Alameda, Cal	Sept. 4, 1888	100,000	27,000	25,880	1,120
First National Bank, Worthington, Minn	Sept. 5, 1888	75,000	16,875	16,700	175
South Framingham National Bank, South Framingham, Mass	Sept. 8, 1888	100,000	21,720	20,790	930
First National Bank, Grass Valley, Cal	Sept. 18, 1888	50,000	11,250	11,120	130
Merchants' National Bank of West Virginia, Morgantown, W. Va	Oct. 4, 1888	110,000	80,830	77,035	3,795
First National Bank, Cawker City, Kans	Oct. 9, 1888	50,000	11,250	10,930	320
Total		3,671,000	905,068	873,887	31,181
San Diego National Bank, San Diego, Cal	Nov. 7, 1888	100,000	22,500	22,100	400
National Exchange Bank, Auburn, N. Y	Nov. 16, 1888	200,000	97,520	93,175	4,345
National Bank of Dayton, Wash	Nov. 21, 1888	50,000	11,250	11,070	180
First National Bank, Colby, Kans	do	50,000	11,250	11,155	95
First National Bank, Russell Springs, Kans	do	50,000	10,690	10,575	115
First National Bank, Columbia, S. Dak	Nov. 26, 1888	50,000	11,250	11,095	155
Citizens' National Bank, Kingman, Kans	Dec. 24, 1888	50,000	11,250	11,020	230
Bowery National Bank, New York, N. Y	Jan. 2, 1889	250,000	217,710	208,205	9,505
Second National Bank, Ionia, Mich	Jan. 8, 1889	50,000	21,870	19,825	2,045
First National Bank, Johnstown, N. Y	Jan. 16, 1889	100,000	86,590	84,698	1,892
First National Bank, Canandaigna, N. Y	Jan. 26, 1889	75,000	17,100	15,430	1,670
Pendleton National Bank, Pendleton, Oreg	Feb. 4, 1889	50,000	11,250	11,090	160
Iowa City National Bank, Iowa City, Iowa	Feb. 7, 1889	200,000	45,000	43,489	1,511
Fleming County National Bank, Flemingsburg, Ky	Feb. 9, 1889	50,000	26,622	24,796	1,826
Merchants' National Bank, Eldorado, Kans	Feb. 26, 1889	100,000	22,500	22,245	255
Merchants' National Bank, Des Moines, Iowa	Mar. 1, 1889	100,000	22,500	21,715	785
Norwich National Bank, Norwich, Conn	Mar. 15, 1889	220,000	77,150	72,310	4,840
First National Bank, Franklin, Nebr	Mar. 27, 1889	60,000	13,000	12,864	136
Farmers and Mechanics' National Bank, Buffalo, N. Y	Apr. 3, 1889	200,000	26,100	22,630	3,470
First National Bank, Dubois City, Pa	Apr. 8, 1889	50,000	11,250	10,845	405
First National Bank, Cimarron, Kans	Apr. 27, 1889	50,000	10,170	10,075	95
Traders' National Bank, San Antonio, Tex	Apr. 29, 1888	100,000	22,500	21,820	680
Merchants' National Bank, Duluth, Minn	May 20, 1889	200,000	45,000	44,405	595
Wright County National Bank, Clarion, Iowa	June 19, 1889	50,000	11,250	11,110	140
National Bank, Lawrence, Kans	June 29, 1889	100,000	49,809	46,763	3,046
National Bank, Leroy, N. Y	do	100,000	22,500	22,050	450
Halstead National Bank, Halstead, Kans	do	50,000	11,250	11,060	190
Farmers' National Bank, Mount Sterling, Ky	July 1, 1889	250,000	195,680	187,780	7,900
First National Bank, Keyport, N. J	do	50,000	11,250	11,075	175
National Bank, Huntsville, Ala	July 3, 1889	50,000	44,900	42,247	2,653
German National Bank, Newton, Kans	July 19, 1889	60,000	13,500	13,280	220
First National Bank, Clay Center, Nebr	Aug. 8, 1889	50,000	11,250	11,080	170
Vernon National Bank, Vernon, Tex. *a*	Aug. 17, 1889	60,000	.....	.....	.....
Butler National Bank, Butler, Mo	Aug. 23, 1889	66,000	14,850	14,165	685
Second National Bank, Lebanon, Tenn	Sept. 18, 1889	50,000	11,250	10,210	1,040
National Bank, Kinderhook, N. Y	Oct. 1, 1889	125,000	78,220	71,843	6,377
First National Bank, Woodstock, Ill	Oct. 31, 1889	50,000	27,000	25,695	1,305
Total		3,516,000	1,354,731	1,294,990	59,741

a No circulation issued.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Farmers and Merchants' National Bank, Valley City, N. Dak	Dec. 1, 1889	$65,000	$14,630	$14,210	$420
Union National Bank, La Crosse, Wis	Dec. 9, 1889	100,000	22,500	22,055	445
Harper County National Bank, Anthony, Kans	Dec. 20, 1889	50,000	11,250	11,070	180
Lumberman's National Bank, Williamsport, Pa	Dec. 31, 1889	100,000	32,580	29,850	2,730
First National Bank, South Haven, Mich	do	50,000	11,250	10,378	872
Durango National Bank, Durango, Colo.	Jan. 6, 1890	50,000	11,250	11,250	.....
First National Bank, Fox Lake, Wis	Jan. 14, 1890	50,000	48,605	45,607	2,998
First National Bank, Ogalalla, Nebr	do	50,000	11,250	11,050	200
First National Bank, Stockton, Kans	Jan. 15, 1890	50,000	11,250	11,000	250
First National Bank, Rulo, Nebr	Jan. 20, 1890	50,000	30,360	29,920	440
First National Bank, Eagle Grove, Iowa	do	50,000	11,250	11,090	160
Toledo National Bank, Toledo, Ohio	Jan. 21, 1890	100,000	35,920	30,880	5,040
National Exchange Bank, Kansas City, Mo	Jan. 28, 1890	200,000	45,000	43,950	1,050
National Bank, Newcastle, Ky	Feb. 4, 1890	60,000	17,670	16,370	1,300
Plymouth National Bank, Plymouth, Mich	Feb. 25, 1890	50,000	11,250	10,930	320
First National Bank, Lockport, N. Y	Feb. 28, 1890	100,000	28,573	24,536	4,037
Merchants' National Bank, Amsterdam, N. Y	Mar. 15, 1890	100,000	32,680	31,725	955
National Bank of Texas, Galveston, Tex.	Mar. 19, 1890	100,000	37,487	34,569	2,918
Bowie National Bank, Bowie, Tex. *a*	Mar. 27, 1890	50,000	.....	.....	.....
First National Bank, Union Springs, N. Y	Mar. 31, 1890	50,000	15,805	13,421	2,384
Ferris National Bank, Swanton, Vt	Apr. 18, 1890	50,000	11,240	11,240	.....
First National Bank, Rock Island, Ill	Apr. 19, 1890	100,000	24,654	22,131	2,523
First National Bank, Ketchum, Idaho	Apr. 28, 1890	50,000	11,250	10,950	300
Winchester National Bank, Winchester, Ky	Apr. 29, 1890	200,000	45,000	42,100	2,900
First National Bank, Harper, Kans	Apr. 30, 1890	50,000	11,250	10,950	300
First National Bank, Loup city, Nebr	June 21, 1890	50,000	11,250	11,020	230
American National Bank, Waco, Tex	June 24, 1890	250,000	45,000	43,600	1,400
Hamilton County National Bank, Webster City, Iowa	June 30, 1890	50,000	11,250	10,935	315
Planters' National Bank, Henderson, Ky	do	150,000	33,750	32,480	1,270
Wakefield National Bank, Wakefield, R. I	July 1, 1890	100,000	59,249	55,927	3,322
Jewell County National Bank, Mankato, Kans	July 2, 1890	50,000	11,250	11,125	125
Citizens' National Bank, Flint, Mich	Aug. 5, 1890	125,000	32,641	29,213	3,428
National Village Bank, Bowdoinham, Me	Aug. 28, 1890	50,000	35,748	33,513	2,235
Lafayette National Bank, Lafayette, Ind	Aug. 29, 1890	300,000	64,033	56,050	7,983
Lincoln National Bank, Stanford, Ky	Sept. 8, 1890	200,000	45,000	44,545	455
Canastota National Bank, Canastota, N. Y	Sept. 25, 1890	55,000	55,927	51,158	4,769
First National Bank, Whitehall, Mich	Sept. 30, 1890	50,000	11,250	10,570	680
Meade County National Bank, Meade Center, Kans	Oct. 6, 1890	50,000	11,250	11,010	240
Farmers' National Bank, South Charleston, Ohio	Oct. 15, 1890	50,000	11,710	10,980	730
First National Bank, Columbus, Ohio	do	300,000	220,465	206,775	13,690
Commercial National Bank, St. Paul, Minn	Oct. 27, 1890	500,000	45,000	43,905	1,095
Total		4,255,000	1,248,727	1,174,038	74,689
German-American National Bank, Kansas City, Mo	Dec. 5, 1890	250,000	45,000	43,880	1,120
First National Bank, Hill City, Kans	Dec. 20, 1890	50,000	10,750	10,560	190
First National Bank, Frankfort, Kans	Jan. 8, 1891	100,000	22,500	21,855	645
Second National Bank, Owosso, Mich	Jan. 13, 1891	60,000	13,500	13,230	270
West Side National Bank, Wichita, Kans	do	100,000	22,500	21,880	620
Anthony National Bank, Anthony, Kans	do	50,000	10,750	10,570	180
Commercial National Bank, Rochester, N. Y	Jan. 27, 1891	200,000	41,820	38,678	3,142
Mercantile National Bank, Louisiana, Mo	do	50,000	11,250	10,960	290
National Bank, Eldorado, Kans	Feb. 9, 1891	50,000	10,745	10,245	500
First National Bank, Suffolk, Va	Feb. 12, 1891	50,000	11,250	10,880	370
Citizens' National Bank, Medicine Lodge, Kans	Feb. 19, 1891	50,000	11,250	11,012	238
Rome National Bank, Rome, Ga	Feb. 23, 1891	100,000	22,500	22,305	195
Windsor National Bank, Windsor, Vt	Feb. 24, 1891	50,000	22,500	21,895	605
Beadle County National Bank, Huron, S. Dak	Feb. 26, 1891	50,000	22,500	21,740	760

a No circulation issued.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
American National Bank, Sioux City, Iowa	Mar. 12, 1891	$150,000	$33,750	$33,300	$450
United States National Bank, Atchison, Kans	Mar. 24, 1891	250,000	45,000	43,740	1,260
Washington National Bank, New York, N. Y	Apr. 13, 1891	300,000	45,000	44,090	910
First National Bank, Ashland, Kans	Apr. 15, 1891	50,000	11,250	11,025	225
First National Bank, Burr Oak, Kans	May 15, 1891	50,000	11,250	11,025	225
Glenwood National Bank, Glenwood Springs, Colo	May 23, 1891	100,000	22,500	21,990	510
First National Bank, Cardiff, Tenn	May 25, 1891	50,000	11,250	11,000	250
East Saginaw National Bank, East Saginaw, Mich	June 23, 1891	150,000	33,750	32,840	910
Twin City National Bank, New Brighton, Minn	do	50,000	11,250	10,830	420
Merchants' National Bank, Binghamton, N. Y	June 25, 1891	100,000	61,638	58,872	2,766
First National Bank, Merced, Cal	June 30, 1891	200,000	43,400	42,430	970
National Bank of Union County, Morganfield, Ky	do	100,000	88,090	81,892	6,198
Citizens' National Bank, Belton, Tex	July 1, 1891	50,000	10,750	10,370	380
Citizens' National Bank, Gatesville, Tex	do	50,000	11,250	11,050	200
Ord National Bank, Ord, Nebr	Aug. 22, 1891	50,000	11,250	10,820	430
First National Bank, Indianola, Nebr	Aug. 31, 1891	50,000	11,250	10,890	360
National Bank, Anderson, S. C	Sept. 1, 1891	50,000	14,050	12,675	1,375
First National Bank, Flushing, Mich	Sept. 21, 1891	50,000	11,250	10,640	610
First National Bank, Francestown, N. H	Oct. 10, 1891	100,000	61,135	56,977	4,158
Columbus National Bank, New York, N. Y	Oct. 15, 1891	200,000	45,000	44,100	900
Total		3,360,000	872,878	840,246	32,632
Citizens' National Bank, Colorado, Tex	Nov. 3, 1891	60,000	13,500	13,100	400
First National Bank, Lagrange, Ga	Dec. 1, 1891	50,000	11,700	11,350	350
Produce National Bank, Philadelphia, Pa	Dec. 8, 1891	300,000	45,000	43,718	1,282
Merchants' National Bank, Kansas City, Mo	Dec. 22, 1891	1,000,000	45,000	41,455	3,545
First National Bank, Manitowoc, Wis	Dec. 26, 1891	50,000	14,816	12,958	1,858
First National Bank, Fairfield, Tex	Dec. 28, 1891	50,000	11,250	10,650	600
Commonwealth National Bank, Philadelphia, Pa	Dec. 31, 1891	208,000	65,480	55,250	10,230
Merchants' National Bank, Fort Dodge, Iowa	do	100,000	22,500	21,040	1,460
Giles National Bank, Pulaski, Tenn	Jan. 12, 1892	100,000	22,500	20,315	2,185
First National Bank, Quanah, Tex	do	50,000	11,250	10,910	340
Northwestern National Bank, Aberdeen, S. Dak	Jan. 15, 1892	100,000	22,500	22,082	418
Castleton National Bank, Castleton, Vt	Jan. 22, 1892	50,000	14,630	13,100	1,530
First National Bank, Chamberlain, S. Dak	Feb. 6, 1892	50,000	11,250	10,940	310
Sedan National Bank, Sedan, Kans	Feb. 9, 1892	50,000	11,250	11,000	250
Bronson National Bank, Painted Post, N. Y	Feb. 29, 1892	50,000	22,500	21,805	695
First National Bank, Ainsworth, Nebr	Mar. 3, 1892	50,000	11,250	10,960	290
First National Bank, Leoti, Kans	Mar. 4, 1892	50,000	10,250	10,055	195
First National Bank, Blaine, Wash	Mar. 9, 1892	50,000	11,250	10,900	350
Erath County National Bank, Stephenville, Tex	Mar. 15, 1892	50,000	11,250	10,600	650
American National Bank, Birmingham, Ala	Mar. 22, 1892	250,000	45,000	43,190	1,810
First National Bank, Wilber, Nebr	do	50,000	13,000	12,480	520
First National Bank, Greenville, Mich	Mar. 28, 1892	50,000	11,250	10,042	1,208
National Exchange Bank, Columbus, Ohio	Apr. 1, 1892	100,000	50,670	45,780	4,890
Citizens' National Bank, Roanoke, Va	Apr. 4, 1892	100,000	21,700	21,352	348
Inter-State National Bank, New York, N. Y	Apr. 15, 1892	200,000	45,000	44,095	905
First National Bank, Platte City, Mo	Apr. 25, 1892	50,000	11,250	11,070	180
First National Bank, Jetmore, Kans	Apr. 30, 1892	50,000	11,250	10,940	310
Tampa National Bank, Tampa, Fla	May 2, 1892	50,000	11,250	11,035	215
Birmingham National Bank, Birmingham, Ala	do	250,000	45,000	42,500	2,500
First National Bank, Stafford, Kans	June 15, 1892	50,000	11,250	10,940	310
National Bank of Commerce, Hutchinson, Kans	do	100,000	22,500	20,350	2,150
First National Bank, Grafton, Mass	June 21, 1892	100,000	25,102	22,495	2,607
First National Bank Dorchester, Nebr	July 5, 1892	50,000	11,250	10,970	280
First National Bank, Salina, Kans	do	150,000	33,750	31,840	1,910
Lincoln National Bank, Lincoln, Nebr	July 12, 1892	100,000	22,500	21,325	1,175

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Aurora, Mo	July 22, 1892	$50,000	$11,250	$11,065	$185
Farmers and Traders' National Bank, Oskaloosa, Iowa	July 30, 1892	100,000	22,500	21,340	1,160
First National Bank, San Luis Obispo, Cal	Aug. 27, 1892	150,000	33,750	32,860	890
First National Bank, Desmet, S. Dak	Sept. 14, 1892	50,000	11,250	10,500	750
Merchants' National Bank, Chattanooga, Tenn	Sept. 24, 1892	250,000	45,000	42,780	2,220
National Bank of the Republic, Tacoma, Wash	Oct. 1, 1892	200,000	45,000	43,730	1,270
First National Bank, South Sioux City, Nebr	Oct. 27, 1892	50,000	10,250	10,065	185
Total		5,018,000	959,848	904,932	54,916
Continental National Bank, Kansas City, Mo	Nov. 11, 1892	200,000	44,500	42,220	2,280
First National Bank, Clyde, Kans	Nov. 15, 1892	50,000	10,750	10,365	385
Eugene National Bank, Eugene City, Oreg	Nov. 26, 1892	50,000	11,250	10,800	450
Commercial National Bank, Sioux City, Iowa	Dec. 1, 1892	150,000	33,750	31,900	1,850
First National Bank, Batesville, Ohio	do	60,000	13,500	12,230	1,270
State National Bank, Lincoln, Nebr	Dec. 3, 1892	200,000	45,000	41,410	3,590
Woodson National Bank, Yates Center, Kans	Dec. 5, 1892	50,000	10,750	10,120	630
First National Bank, Pontiac, Mich	Dec. 31, 1892	100,000	21,750	19,363	2,387
First National Bank, Castle, Mont	Jan. 4, 1893	65,000	14,020	13,480	540
National Pemberton Bank, Lawrence, Mass	Jan. 10, 1893	150,000	143,010	136,005	7,005
First National Bank, Lorain, Ohio	do	75,000	16,095	14,410	1,685
Covington City National Bank, Covington, Ky	Feb. 1, 1893	500,000	225,000	201,569	23,431
Merchants' National Bank, Macon, Ga	Feb. 14, 1893	100,000	21,800	20,700	1,100
Ætna National Bank, Kansas City, Mo	Mar. 9, 1893	250,000	44,550	40,050	4,500
Citizens' National Bank, Orlando, Fla	Mar. 22, 1893	100,000	21,880	21,275	605
First National Bank, Lexington, Ill	Apr. 1, 1893	50,000	16,410	15,360	1,050
First National Bank, Burnet, Tex	May 22, 1893	75,000	16,150	14,950	1,200
Southern National Bank, New Orleans, La	June 5, 1893	500,000	45,000	40,450	4,550
First National Bank, Santa Monica, Cal	June 17, 1893	50,000	10,250	9,820	430
Finney County National Bank, Garden City, Kans	June 20, 1893	50,000	10,750	10,140	610
Lake National Bank, Wolfboro, N. H	June 29, 1893	50,000	29,360	25,748	3,612
First National Bank, Wakeeney, Kans	June 30, 1893	50,000	10,290	9,945	345
First National Bank, Springfield, Mo	July 6, 1893	50,000	11,250	8,106	3,144
Farmers and Merchants' National Bank, Rockwall, Tex	July 11, 1893	50,000	11,250	10,410	840
North Texas National Bank, Dallas, Tex	July 13, 1893	1,000,000	45,000	40,300	4,700
Hoquiam National Bank, Hoquiam, Wash	July 18, 1893	50,000	11,250	10,760	490
Gate City National Bank, Atlanta, Ga	July 25, 1893	250,000	44,000	38,780	5,220
First National Bank, Big Timber, Mont	July 27, 1893	50,000	10,750	10,310	440
Orono National Bank, Orono, Me	July 29, 1893	50,000	13,720	12,120	1,600
Central National Bank, Dallas, Tex	Aug. 3, 1893	150,000	33,750	30,600	3,150
Fourth National Bank, Chattanooga, Tenn	Aug. 10, 1893	150,000	44,200	41,935	2,265
Merchants' National Bank, Fort Worth, Tex	Aug. 15, 1893	250,000	45,000	40,750	4,250
Gallatin Valley National Bank, Bozeman, Mont	Aug. 18, 1893	100,000	22,000	20,700	1,300
Farmers' National Bank, Constantine, Mich	Sept. 4, 1893	50,000	11,250	10,100	1,150
First National Bank, Mankato, Kans	Sept. 19, 1893	60,000	13,500	12,690	810
Dillon National Bank, Dillon, Mont	Sept. 20, 1893	50,000	10,750	10,060	690
Gray National Bank, Middletown Springs, Vt	do	50,000	11,250	10,500	750
Frankfort National Bank, Frankfort, Ky	Sept. 21, 1893	100,000	22,500	20,980	1,520
First National Bank, Slaughter, Wash	Oct. 25, 1893	50,000	11,250	10,750	500
Second National Bank, Helena, Mont	Sept. 30, 1893	75,000	17,420	16,390	1,030
First National Bank, Minneapolis, Kans	Oct. 9, 1893	50,000	11,250	10,848	402
First National Bank, Wharton, Tex	Oct. 14, 1893	50,000	11,250	10,350	900
Farmers and Merchants' National Bank, Clarksville, Tenn	Oct. 19, 1893	100,000	22,100	19,820	2,280
Total		5,710,000	1,250,505	1,149,569	100,936
York National Bank, York, Nebr	Nov. 6, 1893	100,000	21,847	21,115	732
First National Bank, Genesee, Idaho	Nov. 13, 1893	50,000	11,250	10,610	640
First National Bank, Centerville, Mich	Nov. 25, 1893	50,000	10,650	9,160	1,490

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Randolph National Bank, Randolph, Mass	Nov. 27, 1893	$200,000	$172,050	$155,455	$16,595
First National Bank, Caldwell, Kans	Dec. 2, 1893	50,000	10,250	9,420	830
First National Bank, Princeton, Minn	Dec. 18, 1893	50,000	10,870	10,675	195
First National Bank, Luling, Tex	Dec. 23, 1893	50,000	11,250	9,850	1,400
National Bank, Sioux City, Iowa	Dec. 29, 1893	900,000	43,950	39,900	4,050
State National Bank, Jefferson, Tex	Dec. 30, 1893	50,000	9,050	8,320	730
First National Bank, Rushville, Nebr	Jan. 1, 1894	50,000	10,750	9,930	820
National Bank of Commerce, Provo City, Utah	Jan. 2, 1894	50,000	10,750	10,040	710
First National Bank, Fredonia, Kans	do	50,000	10,400	9,560	840
Citizens' National Bank, Whitewater, Wis	Jan. 9, 1894	75,000	15,195	14,163	1,032
Farmers and Merchants' National Bank, Union City, Tenn	Jan. 10, 1894	100,000	22,350	20,000	2,350
First National Bank, Geneva, Nebr	Jan. 30, 1894	50,000	10,800	9,790	1,010
First National Bank, Centralia, Wash	Feb. 1, 1894	50,000	11,700	11,280	420
First National Bank, Opelousas, La	Feb. 3, 1894	50,000	10,850	9,580	1,270
State National Bank, Dallas, Tex	Feb. 10, 1894	400,000	43,800	39,200	4,600
First National Bank, Kinsley, Kans	Feb. 15, 1894	50,000	11,250	10,210	1,040
American National Bank, Salt Lake City, Utah	Feb. 24, 1894	250,000	43,500	42,205	1,295
First National Bank, Clinton, Mo	Feb. 28, 1894	100,000	21,450	18,774	2,676
First National Bank, Medicine Lodge, Kans	Mar. 1, 1894	50,000	11,250	10,810	440
Globe National Bank, Kalispel, Mont	Mar. 2, 1894	50,000	10,930	10,655	275
First National Bank, Dewitt, Nebr	Mar. 12, 1894	50,000	10,750	10,560	190
First National Bank, Harrisonville, Mo	Mar. 17, 1894	50,000	10,850	9,820	1,030
Union National Bank, Salt Lake City, Utah	Mar. 23, 1894	400,000	43,950	40,390	3,560
Aspen National Bank, Aspen, Colo	Apr. 9, 1894	100,000	21,880	20,615	1,265
First National Bank, Fairfield, Nebr	Apr. 10, 1894	50,000	10,750	10,385	365
Sagadahock National Bank, Bath, Me	Apr. 11, 1894	100,000	43,925	39,610	4,315
Merchants and Manufacturers' National Bank, Detroit, Mich	Apr. 14, 1894	500,000	34,310	29,132	5,178
First National Bank, Jerseyville, Ill	Apr. 28, 1894	50,000	10,850	10,002	848
American National Bank, Salina, Kans	Apr. 30, 1894	100,000	21,550	19,350	2,200
First National Bank, Denison, Tex	do	150,000	43,050	38,099	4,951
First National Bank, Boulder Valley, Mont	May 1, 1894	50,000	11,250	10,230	1,020
First National Bank, Hopkins, Mo	do	50,000	10,750	9,730	1,020
First National Bank, Mystic Bridge, Conn	May 21, 1894	150,000	33,010	26,978	6,032
First National Bank, Kendallville, Ind	May 24, 1894	50,000	44,300	39,460	4,840
First National Bank, Columbus, Miss	May 30, 1894	75,000	66,600	57,250	9,350
Deadwood National Bank, Deadwood, S. Dak	June 7, 1894	100,000	21,500	20,625	875
Merchants' National Bank, Deadwood, S. Dak	June 8, 1894	100,000	22,500	20,485	2,015
First National Bank, Sterling, Nebr	June 16, 1894	50,000	10,750	10,350	400
Gate City National Bank, Texarkana, Ark	June 30, 1894	50,000	9,390	8,920	470
Garden City National Bank, San Jose, Cal	July 1, 1894	100,000	21,900	20,460	1,440
First National Bank, Constantine, Mich	do	50,000	12,780	10,665	2,115
Socorro National Bank, Socorro, N. Mex	July 16, 1894	50,000	11,250	10,770	480
First National Bank, Dodge City, Kans	July 27, 1894	50,000	11,250	10,580	670
State National Bank, Denver, Colo	July 28, 1894	50,000	11,250	7,040	4,210
Washington National Bank, Spokane Falls, Wash	July 30, 1894	250,000	45,000	41,950	3,050
Bates County National Bank, Butler, Mo	Aug. 1, 1894	125,000	36,541	33,477	3,064
First National Bank, Montesano, Wash	Aug. 20, 1894	50,000	11,250	10,460	790
First National Bank, Fort Pierre, S. Dak	Aug. 28, 1894	50,000	11,250	10,855	395
Farmers and Merchants' National Bank, Auburn, Nebr	Aug. 29, 1894	50,000	10,750	10,445	305
Kansas National Bank, Topeka, Kans	Sept. 1, 1894	300,000	43,800	36,700	7,100
First National Bank, Ireton, Iowa	do	50,000	11,350	10,300	1,050
First National Bank, Bessemer, Ala	Sept. 10, 1894	50,000	11,250	9,450	1,800
First National Bank, Lincoln, Kans	Sept. 12, 1894	50,000	10,750	10,170	580
Cottonwood Valley National Bank, Marion, Kans	do	50,000	11,250	10,200	1,050
First National Bank, Oswego, Kans	Sept. 15, 1894	60,000	16,440	15,685	755
First National Bank, Gibbon, Nebr	Oct. 10, 1894	50,000	11,250	10,160	1,090
Riverside National Bank, Riverside, Cal	Oct. 20, 1894	100,000	45,000	41,590	3,410
Meridian National Bank, Indianapolis, Ind	Oct. 30, 1894	200,000	114,960	99,059	15,901
Total		6,835,000	1,487,328	1,342,709	144,619

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Nashua, Iowa	Nov. 1, 1894	$50,000	$11,250	$9,700	$1,550
First National Bank, Kirksville, Mo	Nov. 5, 1894	50,000	11,250	10,590	660
Blaine National Bank, Blaine, Wash	....do	50,000	11,250	10,220	1,030
National Bank of Fayetteville, N. Y	Nov. 26, 1894	60,000	13,100	9,759	3,341
Lime Rock National Bank, Providence, R. I	Nov. 27, 1894	500,000	48,908	41,696	7,212
First National Bank, Palouse, Wash	Dec. 17, 1894	75,000	16,470	14,940	1,530
American National Bank, Galveston, Tex	Dec. 19, 1894	300,000	45,000	41,178	3,822
First National Bank, Arapahoe, Nebr	Dec. 26, 1894	50,000	10,770	10,140	630
Commercial National Bank, Seattle, Wash	Dec. 29, 1894	100,000	21,430	19,410	2,020
City National Bank, Denver, Colo	Jan. 7, 1895	200,000	45,000	39,439	5,561
Helena National Bank, Helena, Mont	Jan. 8, 1895	400,000	63,000	57,770	5,230
City National Bank, Birmingham, Ala	....do	100,000	22,500	18,700	3,800
Security National Bank, Grand Island, Nebr	Jan. 12, 1895	108,100	45,000	43,385	1,615
First National Bank, Lyons, Kans	Jan. 18, 1895	50,000	10,850	9,290	1,560
First National Bank, Onray, Colo	Jan. 23, 1895	50,000	11,250	10,825	425
First National Bank, Waynesboro, Pa	Jan. 28, 1895	75,000	15,320	11,910	3,410
First National Bank, Anaconda, Mont	Feb. 1, 1895	100,000	22,500	19,800	2,700
McPherson National Bank, McPherson, Kans	Feb. 18, 1895	50,000	10,050	8,450	1,600
First National Bank, Hurley, Wis	Feb. 19, 1895	50,000	10,850	10,340	510
First National Bank, Graham, Tex	Mar. 4, 1895	50,000	11,250	10,360	890
National Bank of Deming, N. Mex	Mar. 26, 1895	50,000	11,250	10,270	980
Merchants' National Bank, Battle Creek, Mich	Apr. 1, 1895	100,000	39,260	35,420	3,840
Salina National Bank, Salina, Kans	Apr. 10, 1895	100,000	21,650	18,820	2,830
First National Bank, Natchez, Miss	Apr. 15, 1895	100,000	22,100	20,390	1,710
First National Bank, Red Lake Falls, Minn	....do	50,000	11,250	9,350	1,900
Corn Exchange National Bank, Sioux City, Iowa	Apr. 29, 1895	150,000	44,500	39,370	5,130
First National Bank, Rico, Colo	Apr. 30, 1895	50,000	11,250	10,020	1,230
First National Bank, Shelton, Nebr	May 10, 1895	50,000	11,250	10,728	522
First National Bank, Moberly, Mo	May 15, 1895	100,000	29,560	18,465	1,095
Fifth National Bank, San Antonio, Tex	May 29, 1895	125,000	28,800	24,960	3,840
First National Bank, Haskell, Tex	June 18, 1895	50,000	11,250	10,800	450
First National Bank, Augusta, Ky	June 20, 1895	50,000	11,470	10,770	700
Oklahoma National Bank, Oklahoma City, Okla	July 15, 1895	50,000	11,250	10,010	1,240
People's National Bank, Colorado, Tex	July 22, 1895	50,000	11,250	10,080	1,170
Citizens' National Bank, Tacoma, Wash	July 27, 1895	100,000	22,500	20,175	2,325
First National Bank, Cherryvale, Kans	Aug. 1, 1895	50,000	10,950	9,630	1,320
Idaho National Bank, Pocatello, Idaho	Aug. 5, 1895	50,000	11,250	10,525	725
First National Bank, Spearfish, S. Dak	Sept. 3, 1895	50,000	11,250	10,895	355
First National Bank, Tower, Minn	Oct. 1, 1895	50,000	10,950	9,510	1,440
First National Bank, Fort Madison, Iowa	Oct. 8, 1895	100,000	22,500	19,700	2,800
First National Bank, Aberdeen, Wash	Oct. 12, 1895	50,000	11,250	10,695	555
First National Bank, Creighton, Nebr	Oct. 24, 1895	50,000	11,250	10,790	460
First National Bank, East Portland, Oreg	Oct. 31, 1895	100,000	22,500	20,130	2,370
Total		4,143,100	857,488	769,405	88,083
New Mexico National Bank, Socorro, N. Mex	Nov. 16, 1895	50,000	11,250	10,305	945
Bonham National Bank, Bonham, Tex	Nov. 20, 1895	50,000	11,250	9,500	1,750
First National Bank, Kirwin, Kans	Nov. 21, 1895	50,000	11,250	10,460	790
Farmers' National Bank, Muncie, Ind	Nov. 26, 1895	100,000	22,940	21,955	985
First National Bank, Pratt, Kans	Dec. 5, 1895	50,000	11,250	10,380	870
First National Bank, Creede, Colo	Dec. 31, 1895	50,000	11,250	10,715	535
First National Bank, Puyallup, Wash	Jan. 1, 1896	75,000	16,875	16,135	740
First National Bank, Reno, Nev	Jan. 2, 1896	200,000	45,000	38,460	6,540
Capital National Bank, Bismarck, N. Dak	Jan. 14, 1896	50,000	11,250	10,410	840
Rockwall County National Bank, Rockwall, Tex	... do	50,000	11,250	9,790	1,460
Inter-State National Bank, Texarkana, Tex	Jan. 15, 1896	100,000	27,770	23,730	4,040
Farmers and Drovers' National Bank, Somers, N. Y	Jan. 16, 1896	100,000	63,230	56,420	6,810
New Duluth National Bank, New Duluth, Minn	Jan. 31, 1896	50,000	11,250	10,190	1,060
National Bank, Canton, S. Dak	Feb. 1, 1896	50,000	10,900	9,510	1,390
State National Bank, Denver, Colo. *a*	Feb. 1, 1896	300,000	44,000	39,790	4,210
American National Bank, Omaha, Nebr	Feb. 25, 1896	200,000	45,000	36,710	8,290
Winnsboro National Bank, Winnsboro, S. C	Mar. 2, 1896	100,000	22,500	18,363	4,137

a Formerly insolvent.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Ballinger National Bank, Ballinger, Tex	Mar. 14, 1896	$100,000	$22,500	$18,200	$4,300
Merchants' National Bank, Muskegon, Mich	Mar. 26, 1896	100,000	22,500	20,378	2,122
National Bank of Dakota, Huron, S. Dak	Apr. 18, 1896	50,000	11,250	10,345	905
Iron City National Bank, Llano, Tex	May 14, 1896	60,000	13,500	11,110	2,390
First National Bank, Morris, Minn	May 26, 1896	50,000	11,250	9,890	1,360
Portland National Bank, Portland, Oreg	June 9, 1896	100,000	22,500	21,390	1,110
Southern National Bank, New York, N. Y	June 10, 1896	500,000	378,900	356,605	22,295
Chautauqua County National Bank, Jamestown, N. Y	June 18, 1896	200,000	52,200	43,708	8,492
City National Bank, Jamestown, N. Y	....do....	100,000	25,933	21,181	4,752
Home National Bank, East Saginaw, Mich	June 22, 1896	200,000	180,000	149,592	30,408
La Crosse National Bank, La Crosse, Wis.	July 1, 1896	200,000	45,000	36,041	8,959
Traders' National Bank, Providence, R. I.	....do....	200,000	49,507	42,775	6,732
Watertown National Bank, Watertown, S. Dak	July 10, 1896	50,000	11,250	9,160	2,090
First National Bank, Andes, N. Y	July 28, 1896	60,000	53,724	48,908	4,816
First National Bank, Uvalde, Tex	July 31, 1896	50,000	11,250	9,070	2,180
Farmers' National Bank, Malvern, Iowa.	Aug. 6, 1896	50,000	11,250	9,550	1,700
Fairhaven National Bank, Fairhaven, Wash	Oct. 10, 1896	50,000	11,250	10,690	560
Total		3,745,000	1,321,979	1,171,416	150,563
National Bank, Corning, Iowa	Nov. 10, 1896	50,000	11,250	8,960	2,290
National Bank, Troy, N. Y	Nov. 16, 1896	200,000	45,000	35,160	9,840
First National Bank of Gothenburg, Nebr	Dec. 10, 1896	50,000	11,910	11,190	720
Smelter National Bank of Durango, Colo.	Dec. 14, 1896	50,000	11,250	10,530	720
First National Bank of Goldendale, Wash.	Dec. 17, 1896	50,000	11,250	10,380	870
Exchange National Bank of El Dorado, Kans	....do....	50,000	22,500	20,555	1,945
Farmers and Merchants' National Bank, of Cawker City, Kans	Dec. 22, 1896	50,000	21,058	19,460	1,598
First National Bank of Ness City, Kans.	Dec. 24, 1896	50,000	11,250	10,115	1,135
First National Bank of Pierce, Nebr	Dec. 31, 1896	50,000	11,250	8,710	2,540
First National Bank of Bridgeport, Ala.	Jan. 1, 1897	50,000	11,250	9,000	2,250
Holliston National Bank of Holliston, Mass	....do....	100,000	37,458	30,614	6,844
Crete National Bank of Crete, Nebr	....do....	50,000	11,250	10,465	785
City National Bank of Streator, Ill	Jan. 13, 1897	100,000	22,500	17,140	5,360
First National Bank of Cisco, Tex	Jan. 29, 1897	50,000	11,250	8,970	2,280
First National Bank of Oakesdale, Wash.	Feb. 1, 1897	50,000	11,250	9,320	1,930
First National Bank of Nocona, Tex	Feb. 10, 1897	50,000	11,250	10,302	948
First National Bank of Philipsburg, Mont.	....do....	50,000	11,250	8,710	2,540
First National Bank of Winston, N. C	Feb. 15, 1897	100,000	45,000	34,185	10,815
Merchants' National Bank of Redfield, S. Dak	....do....	50,000	11,250	10,035	1,215
First National Bank of Chester, Ill	....do....	50,000	11,250	8,500	2,750
First National Bank of Sturgis, S. Dak	....do....	50,000	11,250	10,315	935
Commercial National Bank of Roanoke, Va	Feb. 16, 1897	100,000	22,500	17,970	4,530
Atlas National Bank of Chicago, Ill	Feb. 19, 1897	700,000	45,000	35,290	9,710
Snohomish National Bank of Snohomish, Wash	Feb. 25, 1897	50,000	11,250	10,360	890
Mercantile National Bank of Dallas, Tex.	Feb. 27, 1897	150,000	33,750	24,050	9,700
First National Bank of Ionia, Mich	Mar. 2, 1897	100,000	25,356	16,875	8,481
First National Bank of Sutherland, Iowa.	Mar. 15, 1897	50,000	11,250	8,495	2,755
Merchants' National Bank of Brownwood, Tex	Mar. 16, 1897	50,000	11,250	9,190	2,060
Manufacturers' National Bank of Pittsburg, Kans	....do....	100,000	22,500	17,330	5,170
National Bank of Commerce of Duluth, Minn	Mar. 17, 1897	200,000	45,000	35,605	9,395
Citizens' National Bank of Fergus Falls, Minn	Mar. 22, 1897	75,000	16,920	12,550	4,370
Farmers' National Bank of Arkansas City, Kans	Mar. 24, 1897	100,000	22,500	21,000	1,500
First National Bank of Merrill, Wis	Mar. 27, 1897	60,000	13,500	11,630	1,870
St. Paul National Bank of St. Paul, Nebr.	Mar. 31, 1897	50,000	11,250	9,570	1,681
Chemical National Bank of St. Louis, Mo.	Apr. 1, 1897	500,000	45,850	31,700	14,150
State National Bank of St. Joseph, Mo	Apr. 3, 1897	500,000	45,000	44,481	519

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Anderson County National Bank of Garnett, Kans	Apr. 5, 1897	$50,000	$11,250	$7,300	$3,950
First National Bank of Exeter, Nebr	Apr. 9, 1897	50,000	11,250	9,000	2,250
Wyandotte National Bank of Kansas City, Kans	Apr. 13, 1897	100,000	22,500	14,150	8,350
First National Bank of Westmoreland, Kans	Apr. 15, 1897	50,000	11,250	9,840	1,410
German-American National Bank of St. Cloud, Minn	Apr. 20, 1897	100,000	22,500	19,545	2,955
Three Rivers National Bank of Three Rivers, Mich	Apr. 27, 1897	64,000	14,400	8,520	5,880
Exeter National Bank of Exeter, Nebr	Apr. 30, 1897	50,000	11,250	9,915	1,335
First National Bank of Hillsboro, Oreg	May 1, 1897	50,000	11,250	9,160	2,090
First National Bank of Romeo, Mich	do	100,000	25,278	17,031	8,247
Chanute National Bank of Chanute, Kans	May 6, 1897	60,000	13,500	12,035	1,465
National Bank of the Republic, St. Louis, Mo	May 18, 1897	300,000	45,000	31,250	13,750
Third National Bank, New York, N. Y	May 20, 1897	1,000,000	374,165	310,448	63,717
Hancock National Bank, Boston, Mass	do	400,000	60,400	41,073	19,327
Fourth National Bank, Columbus, Ohio	June 16, 1897	100,000	76,500	55,010	21,490
National Bank of Heppner, Oreg	June 19, 1897	50,000	11,250	8,770	2,480
Metropolitan National Bank, Kansas City, Mo	June 30, 1897	500,000	45,000	33,730	11,270
South Milwaukee National Bank, South Milwaukee, Wis	July 1, 1897	50,000	36,000	25,680	10,320
First National Bank, Alamosa, Colo	do	50,000	11,250	9,615	1,635
First National Bank, St. Louis, Mich	July 6, 1897	50,000	11,250	9,610	1,640
Farmers' National Bank, Culpeper, Va	July 12, 1897	50,000	11,250	8,420	2,830
Mercantile National Bank, Hartford, Conn	July 20, 1897	500,000	50,750	40,502	10,248
Wellsboro National Bank, Wellsboro, Pa	Aug. 6, 1897	50,000	11,250	9,990	1,260
National Bank of the Republic, Washington, D. C	Aug. 11, 1897	200,000	165,223	117,955	47,268
Nebraska National Bank, York, Nebr	Aug. 21, 1897	50,000	11,250	8,480	2,770
First National Bank, Mason, Tex	Aug. 23, 1897	50,000	11,250	9,020	2,230
Midland National Bank, Kansas City, Mo	Aug. 27, 1897	500,000	45,000	32,950	12,050
First National Bank, Oberlin, Kans	Sept. 10, 1897	50,000	11,250	7,880	3,370
First National Bank, Dighton, Kans	Oct. 1, 1897	50,000	11,250	9,460	1,790
First National Bank, Liberty, Nebr	do	50,000	11,250	8,280	2,970
Prairie State National Bank, Chicago, Ill	Oct. 15, 1897	200,000	45,000	43,150	1,850
First National Bank, Greensburg, Ind	Oct. 26, 1897	100,000	29,905	19,530	10,375
First National Bank, New Albany, Ind	do	200,000	53,467	30,804	22,663
First National Bank, Grand Junction, Colo	Oct. 30, 1897	50,000	11,250	9,565	1,685
Total		9,409,000	2,050,390	1,606,380	444,010
National Live Stock Bank, Fort Worth, Tex	Nov. 1, 1897	100,000	33,750	24,950	8,800
First National Bank, Tobias, Nebr	do	50,000	11,250	8,070	3,180
First National Bank, Clark, S. Dak	do	60,000	13,500	8,810	4,690
Government National Bank, Pottsville, Pa	Nov. 8, 1897	100,000	49,379	34,871	14,508
First National Bank, Athens, Pa	Nov. 30, 1897	50,000	25,021	19,668	5,353
First National Bank, Ovid, Mich	Dec. 1, 1897	50,000	11,250	9,270	1,980
First National Bank, Appleton, Minn	do	50,000	11,250	7,910	3,340
First National Bank, Oklahoma City, Okla	Dec. 6, 1897	50,000	11,250	9,655	1,595
Home National Bank, Chicago, Ill	Dec. 7, 1897	250,000	1,066	132	934
Fort Smith National Bank, Fort Smith, Ark	Dec. 9, 1897	100,000	22,500	15,750	6,750
National Bank, Asheville, N. C	Dec. 11, 1897	100,000	25,906	17,450	8,450
Merchants' National Bank, Rome, Ga	Dec. 15, 1897	100,000	45,000	38,015	6,985
Hide and Leather National Bank, Chicago, Ill	Dec. 22, 1897	300,000	45,000	34,840	10,160
United States National Bank, New York, N. Y	Dec. 23, 1897	500,000	128,950	78,680	50,270
Citizens' National Bank, Itasca, Tex	do	60,000	13,500	9,560	3,940
First National Bank, Russellville, Ark	Dec. 30, 1897	50,000	11,250	7,890	3,360
Ohio National Bank, Washington, D. C	Dec. 31, 1897	200,000	61,870	47,130	14,740
National Bank, Winthrop, Me	do	50,000	14,405	9,468	4,937
First National Bank, Bath, N. Y	Jan. 10, 1898	50,000	18,477	11,622	6,855

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Bank of the Republic, Philadelphia, Pa	Jan. 11, 1898	$500,000	$233,112	$167,816	$65,296
National Bank, Odessa, Mo	....do	100,000	22,500	14,950	7,550
First National Bank, Pomeroy, Wash.	....do	50,000	11,250	7,870	3,380
Central National Bank, Pueblo, Colo.	Jan. 15, 1898	50,000	11,250	7,250	4,000
Alexandria National Bank, Alexandria, Ind.	Jan. 22, 1898	50,000	22,500	15,360	7,140
First National Bank, Osage City, Kans.	Feb. 1, 1898	50,000	11,250	9,175	2,075
Citizens' National Bank, Concordia, Kans.	....do	50,000	11,250	7,885	3,365
First National Bank, Aspen, Colo	....do	100,000	22,500	18,048	4,452
National Bank of America, Chicago, Ill.	Feb. 11, 1898	1,000,000	199,420	136,250	63,170
American Exchange National Bank, Chicago, Ill.	....do	1,000,000	45,000	31,450	13,550
National City Bank, Boston, Mass	Feb. 15, 1898	1,000,000	57,415	37,857	19,558
First National Bank, Waterville, Wash.	Feb. 24, 1898	50,000	11,250	9,080	2,170
First National Bank, La Crosse, Kans.	Feb. 28, 1898	50,000	11,250	8,895	2,355
First National Bank, Montague, Tex.	Mar. 7, 1898	50,000	11,250	7,750	3,500
First National Bank, Abilene, Tex	Mar. 25, 1898	100,000	22,500	14,900	7,600
First National Bank, Bathgate, N. Dak.	Mar. 26, 1898	50,000	11,250	8,050	3,200
National Bank of Commerce, New Bedford, Mass.	Apr. 1, 1898	1,000,000	67,368	38,251	29,117
Hill County National Bank, Hillsboro, Tex.	Apr. 5, 1898	50,000	11,250	8,660	2,590
First National Bank, Killingly, Danielsonville, Conn.	Apr. 11, 1898	110,000	40,918	28,917	12,001
Seventh National Bank, Philadelphia, Pa.	Apr. 13, 1898	200,000	51,445	33,410	18,035
Standard National Bank, New York, N. Y.	Apr. 26, 1898	200,000	45,000	40,070	4,930
Abilene National Bank, Abilene, Tex.	May 3, 1898	100,000	22,500	14,900	7,600
Commercial National Bank, Portland, Oreg.	May 13, 1898	500,000	45,000	31,800	13,200
Everett National Bank, Boston, Mass.	May 19, 1898	400,000	97,000	71,495	25,505
Commercial National Bank of Pennsylvania, Philadelphia, Pa.	May 31, 1898	810,000	62,405	34,940	27,465
Stock Growers' National Bank, Pueblo, Colo.	June 1, 1898	100,000	23,400	14,940	8,460
First National Bank, Ashland, Wis.	June 8, 1898	100,000	28,125	21,428	6,697
Weldon National Bank, Ladonia, Tex.	June 15, 1898	60,000	13,500	8,900	4,600
First National Bank, Waitsburg, Wash.	June 25, 1898	50,000	11,250	10,330	920
First National Bank, Brownwood, Tex.	July 1, 1898	100,000	22,500	14,540	7,960
Farmers and Merchants' National Bank, Waco, Tex.	....do	100,000	22,500	14,875	7,625
First National Bank, Holstein, Iowa.	....do	50,000	11,250	8,000	3,250
Citizens' National Bank, Kansas City, Mo.	July 28, 1898	200,000	45,000	27,840	17,160
First National Bank, St. Paul, Nebr.	Aug. 1, 1898	50,000	11,250	8,540	2,710
First National Bank, Hannibal, Mo.	Aug. 13, 1898	100,000	22,500	18,368	4,132
Central National Bank, Milwaukee, Wis.	Aug. 17, 1898	300,000	45,000	25,920	19,080
Middleport National Bank, Middleport, Ohio.	Sept. 5, 1898	50,000	11,250	6,590	4,660
First National Bank, Mason City, Ill.	Sept. 15, 1898	50,000	46,755	27,360	19,395
Mankato National Bank, Mankato, Minn.	Sept. 26, 1898	100,000	22,500	16,218	6,282
Citizens' National Bank, Sandusky, Ohio.	Oct. 1, 1898	100,000	22,000	13,140	8,860
First National Bank, Ashburnham, Mass.	Oct. 4, 1898	50,000	48,050	37,591	10,459
Total		11,450,000	2,119,231	1,473,350	645,881
Pontiac National Bank, Pontiac, Mich	Nov. 19, 1898	100,000	22,500	14,070	8,430
First National Bank, Jacksonville, Ill	Nov. 20, 1898	100,000	84,105	44,280	39,825
Farmers and Merchants' National Bank, Hickman, Ky	Dec. 5, 1898	50,000	11,250	7,928	3,322
Globe National Bank, Chicago, Ill	Dec. 6, 1898	1,000,000	45,000	25,480	19,520
Boston National Bank, Boston, Mass.	Dec. 8, 1898	1,000,000	63,048	28,214	34,834

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Columbian National Bank, Boston, Mass	Dec. 9, 1898	$1,000,000	$277,458	$195,895	$81,563
Lincoln National Bank, Boston, Mass.	Dec. 12, 1898	500,000	169,890	130,045	39,845
National Eagle National Bank, Boston, Mass	Dec. 13, 1898	1,000,000	56,747	35,771	20,976
Market National Bank, Boston, Mass.	Dec. 17, 1898	800,000	57,907	36,016	21,891
Howard National Bank, Boston, Mass.	do	1,000,000	60,118	33,423	26,695
North National Bank, Boston, Mass.	do	1,000,000	111,082	65,482	45,600
National Revere Bank, Boston, Mass.	Dec. 19, 1898	1,000,000	80,315	39,810	40,505
Tremont National Bank, Boston, Mass	Dec. 20, 1898	1,000,000	57,705	32,960	24,745
Second National Bank, Springfield, Ohio	do	200,000	84,472	45,650	38,822
City National Bank, Greenville, Tex.	Dec. 21, 1898	50,000	11,250	6,310	4,940
National Bank of North America, Boston, Mass	Dec. 22, 1898	1,000,000	165,223	105,320	59,903
First National Bank, Pineville, Ky	Dec. 30, 1898	50,000	10,750	5,460	5,290
First National Bank, Beaver City, Nebr.	Dec. 31, 1898	50,000	11,250	8,410	2,840
Tyler National Bank, Tyler, Tex	do	100,000	22,500	13,500	9,000
First National Bank, Cleburne, Tex.	Jan. 5, 1899	100,000	22,500	16,208	6,292
Rogersville National Bank, Rogersville, Tenn	do	75,000	16,870	9,680	7,190
Sixth National Bank, New York, N. Y	Jan. 6, 1899	200,000	171,212	114,095	57,117
Continental National Bank, Boston, Mass	Jan. 9, 1899	1,000,000	61,590	33,688	27,902
Manufacturers' National Bank, Boston, Mass	do	500,000	271,607	213,499	58,108
Hamilton National Bank, Boston, Mass	Jan. 10, 1899	750,000	50,298	29,220	21,078
Tradesmen's National Bank, New York, N. Y. *a*	Jan. 13, 1899	750,000	198,690	146,418	52,272
First National Bank, Quincy, Ill	Jan. 16, 1899	150,000	44,500	29,793	14,707
St. Louis National Bank, St. Louis, Mo	Jan. 17, 1899	1,000,000	189,200	98,959	90,241
Eastland National Bank, Eastland, Tex	Feb. 1, 1899	50,000	11,250	8,890	2,360
Merchants' National Bank, Grand Forks, N. Dak	Feb. 6, 1899	50,000	11,250	7,425	3,825
First National Bank, Saginaw, Mich.	do	100,000	48,196	26,763	21,433
Citizens' National Bank, New Bedford, Mass	Feb. 21, 1899	250,000	107,148	75,885	31,263
First National Bank, Wenona, Ill	Mar. 1, 1899	50,000	11,250	5,550	5,700
First National Bank, Sanborn, Iowa	do	50,000	11,250	5,900	5,350
First National Bank, Salem, Oreg	do	100,000	22,495	13,450	9,045
Simpson National Bank, Eagle Pass, Tex	Mar. 4, 1899	70,000	28,530	15,930	12,600
Citizens' National Bank, Dayton, Wash	Mar. 11, 1899	50,000	11,250	6,380	4,870
First National Bank, Pana, Ill.	Mar. 16, 1899	50,000	11,250	9,005	2,245
Geneva National Bank, Geneva, Nebr.	Mar. 25, 1899	50,000	11,250	5,550	5,700
American National Bank, Denver, Colo	Apr. 1, 1899	500,000	83,210	43,720	39,490
American National Bank, Lima, Ohio.	Apr. 8, 1899	100,000	22,500	13,025	9,475
People's National Bank, Americus, Ga.	Apr. 15, 1899	50,000	11,250	6,520	4,730
Thompson National Bank, Putnam, Conn	Apr. 24, 1899	75,000	24,233	15,247	8,986
Continental National Bank, Memphis, Tenn	Apr. 25, 1899	600,000	44,400	22,720	21,680
First National Bank, Elm Creek, Nebr.	May 15, 1899	50,000	10,750	5,530	5,220
National Farmers and Planters' Bank, Baltimore, Md	May 16, 1899	800,000	223,212	138,109	85,103
First National Bank, Kendrick, Idaho.	May 20, 1899	50,000	11,250	6,250	5,000
National Exchange Bank, Salem, Mass.	June 1, 1899	200,000	51,240	34,818	16,422
American Exchange National Bank, Lincoln, Nebr	June 17, 1899	200,000	45,000	22,740	22,260
First National Bank, Russell, Kans. *a*	June 19, 1899	80,000	18,000	10,180	7,820
Smith County National Bank, Smith Center, Kans	June 30, 1899	50,000	25,200	14,580	10,620
Union National Bank, Sioux Falls, S. Dak	July 1, 1899	100,000	22,500	14,360	8,140
Jamestown National Bank, Jamestown, N. Y.	July 3, 1899	100,000	22,500	14,650	7,850
Globe National Bank, Providence, R. I.	July 12, 1899	300,000	130,580	86,602	43,978

a Formerly insolvent.

No. 77.—National Banks which have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Central National Bank, Springfield, Mo	July 28, 1899	$100,000	$89,500	$80,940	$8,560
Franklin National Bank, New York, N. Y	Aug. 1, 1899	200,000	45,000	26,535	18,465
Elkhart National Bank, Elkhart, Ind.	Sept. 5, 1899	50,000	11,250	6,240	5,010
Wise County National Bank, Decatur, Tex	Sept. 7, 1899	60,000	13,000	6,740	6,260
First National Bank, Buchanan, Va	Sept. 30, 1899	50,000	11,250	5,870	5,380
Miles National Bank, Delta, Pa	Oct. 2, 1899	50,000	11,250	6,610	4,640
Lonisville City National Bank, Louisville, Ky	Oct. 18, 1899	200,000	62,387	22,375	40,012
First National Bank, Auburn, Ind	Oct. 23, 1899	50,000	12,905	4,895	8,010
First National Bank, Broken Bow, Nebr	do	75,000	16,875	9,415	7,460
Total		20,485,000	3,733,398	2,364,983	1,368,415
First National Bank, Chehalis, Wash.	Nov. 6, 1899	50,000	11,250	5,970	5,280
Traders' National Bank, Baltimore, Md	Nov. 15, 1899	230,000	45,000	26,151	18,849
Purcell National Bank, Purcell, Ind. T.	Dec. 30, 1899	50,000	11,250	5,560	5,690
Manufacturers' National Bank, Providence, R. I	do	500,000	68,093	41,371	26,722
First National Bank, Nacogdoches, Tex	do	50,000	11,250	5,070	6,180
First National Bank, Dunkirk, Ind	Jan. 1, 1900	50,000	11,250	5,768	5,482
First National Bank, Harvard, Nebr.	Jan. 10, 1900	50,000	11,250	5,695	5,555
City National Bank, Providence, R. I.	Jan. 17, 1900	500,000	230,340	191,315	39,025
First National Bank, Island City, Oreg	Jan. 20, 1900	50,000	11,250	5,260	5,990
First National Bank, Colton, Wash	Jan. 25, 1900	50,000	11,250	5,450	5,800
Third National Bank, Providence, R. I	do	300,000	55,864	28,703	27,161
Roger Williams National Bank, Providence, R. I	Jan. 30, 1900	499,950	54,590	34,090	20,500
Pacific National Bank, Pawtucket, R. I	Mar. 8, 1900	200,000	95,015	55,713	39,302
First National Bank, Pawtucket, R. I	do	300,000	97,478	57,136	40,342
Newnan National Bank, Newnan, Ga.	Mar. 10, 1900	50,000	45,000	22,210	22,790
First National Bank, Longmont, Colo.	Mar. 15, 1900	50,000	11,475	4,165	7,310
First National Bank, Homer, N. Y	Mar. 16, 1900	100,000	45,000	3,190	41,810
Slater National Bank, Pawtucket, R. I	Mar. 31, 1900	300,000	196,840	102,870	93,970
Greenwich National Bank, East Greenwich, R. I	Apr. 30, 1900	60,000	17,100	9,250	7,850
National Bank of Rhode Island, Newport, R. I	May 3, 1900	100,000	83,700	48,795	34,905
Citizens' National Bank, Lyons, Iowa.	June 11, 1900	100,000	25,000	10,710	14,290
First National Bank, Provo City, Utah	June 30, 1900	50,000	12,500	11,790	710
First National Bank, Blooming Grove, Tex	do	50,000	12,500	4,390	8,110
Woonsocket National Bank, Woonsocket, R. I	July 19, 1900	200,000	200,000	94,872	105,128
First National Bank, Independence, Oreg	Aug. 4, 1900	50,000	12,500	5,475	7,025
Phenix National Bank, Phenix, R. I.	Aug. 30, 1900	100,000	26,470	10,775	15,695
First National Bank, Goldfield, Iowa	Sept. 20, 1900	30,000	7,500	7,500	
First National Bank, Littleton, Pa	Oct. 11, 1900	25,000			
Total		4,144,950	1,420,715	809,244	611,471
First National Bank, Bristol, R. I	Dec. 17, 1900	75,000	27,264	8,895	18,369
National Eagle Bank, Bristol, R. I	do	50,000	20,417	6,545	13,872
American National Bank, Orange, Va.	Jan. 8, 1901	25,000	25,000	7,870	17,130
Everett National Bank, Everett, Wash	Jan. 12, 1901	70,000	25,000	6,348	18,652
Nicollet National Bank, Minneapolis, Minn	Jan. 14, 1901	250,000	50,000	12,060	37,940
First National Bank, Moulton, Tex.	Jan. 30, 1901	25,000	6,250	1,260	4,990
Flour City National Bank, Minneapolis, Minn	Feb. 26, 1901	500,000	50,000	9,350	40,650
First National Bank, Goldthwaite, Tex	do	50,000	12,500	2,800	9,700
First National Bank, South Norwalk, Conn	Feb. 28, 1901	100,000	28,199	7,845	20,354
Berney National Bank, Birmingham, Ala	Mar. 11, 1901	200,000	51,000	10,530	40,470

NO. 77.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Guernsey, Wyo.	May 1, 1901	$25,000	$25,000	$2,900	$22,100
Independence National Bank, Philadelphia, Pa	May 3, 1901	500,000	69,200	13,655	55,545
Centreville National Bank, Thurman, Ohio	May 10, 1901	50,000	50,000	2,965	47,035
Continental National Bank, New York, N. Y	May 25, 1901	1,000,000	329,280	75,768	253,512
National Bank, Wilmington, N. C	May 27, 1901	100,000	50,000	9,800	40,200
First National Bank, Orangeburg, S. C	June 1, 1901	60,000	30,000	10,210	19,790
Pascoag National Bank, Pascoag, R. I.	June 6, 1901	100,000	100,000	15,020	84,980
Farmers and Mechanics' National Bank, Washington, Pa	July 1, 1901	100,000	100,000	16,890	83,110
First National Bank, Vassar, Mich	Aug. 1, 1901	50,000	19,000	2,015	16,985
First National Bank, Pawnee City, Nebr	do	50,000	18,750	1,335	17,415
City National Bank, Poughkeepsie, N. Y	Aug. 9, 1901	100,000	46,297	3,750	42,547
National Phenix Bank, Westerly, R. I.	Aug. 15, 1901	150,000	54,226	2,163	52,063
Citizens' National Bank, Fairhaven, Wash	Aug. 26, 1901	50,000	12,500	920	11,580
People's National Bank, Martinsburg, W. Va	Sept. 2, 1901	75,000	75,000	3,258	71,742
National Bank of the Republic, New York, N. Y	Sept. 3, 1901	1,500,000	1,500,000	1,057,934	442,066
Poughkeepsie National Bank, Poughkeepsie, N. Y	Sept. 14, 1901	150,000	66,130	31,405	34,725
Total		5,405,500	2,841,013	1,323,491	1,517,522
Grand total		152,355,560	59,999,721	54,061,205	5,938,516

No. 78.—National Banks in Liquidation under Section 7, Act July 12, 1882, with Date of Expiration of Charter, Circulation Issued, Retired, and Outstanding, Succeeded by Associations with the Same or Different Title, October 31, 1901.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Kittanning, Pa	July 2, 1882	$200,000	$199,500	$195,305	$4,195
Total		200,000	199,500	195,305	4,195
National Bank of Beaver County, New Brighton, Pa	Nov. 12, 1884	200,000	97,300	94,556	2,744
National Bank, Beaver Dam, Wis	Dec. 24, 1884	50,000	41,100	39,580	1,520
Merchants' National Bank, Cleveland, Ohio	Dec. 27, 1884	800,000	228,100	216,324	11,776
Union National Bank, Chicago, Ill	Dec. 29, 1884	1,000,000	62,800	53,070	9,730
First National Bank, Leroy, N. Y	Jan. 2, 1885	150,000	135,000	131,037	3,963
Evansville National Bank, Evansville, Ind	Jan. 3, 1885	800,000	543,050	521,769	21,281
National Albany Exchange Bank, Albany, N. Y	Jan. 10, 1885	300,000	243,900	237,035	6,865
National Bank, Galena, Ill	Jan. 11, 1885	100,000	55,900	53,475	2,425
National State Bank, Lafayette, Ind	Jan. 16, 1885	300,000	117,000	107,782	9,218
First National Bank, Knoxville, Ill	do	60,000	43,600	41,760	1,840
Farmers' National Bank, Ripley, Ohio	Jan. 17, 1885	100,000	87,400	83,840	3,560
City National Bank, Grand Rapids, Mich	Jan. 21, 1885	300,000	45,000	42,098	2,902
Lee County National Bank, Dixon, Ill	do	100,000	41,500	38,998	2,502
Fort Wayne National Bank, Fort Wayne, Ind	Jan. 25, 1885	350,000	257,300	249,188	8,112
National Exchange Bank, Tiffin, Ohio	Mar. 1, 1885	125,000	50,500	47,023	3,477
National Bank, Malone, N. Y	Mar. 9, 1885	200,000	65,900	61,594	4,306
Jefferson National Bank, Steubenville, Ohio	Mar. 21, 1885	150,000	132,600	128,912	3,688
First National Bank, Battlecreek, Mich	Mar. 28, 1885	100,000	89,200	86,620	2,580
Central National Bank, Danville, Ky	do	200,000	180,000	174,571	5,429
Knox County National Bank, Mount Vernon, Ohio	Apr. 1, 1885	75,000	53,200	50,315	2,885
First National Bank, Houghton, Mich	Apr. 18, 1885	100,000	45,000	41,524	3,476
National Bank, Fort Edward, N. Y	Apr. 22, 1885	100,000	88,900	85,711	3,189
National Bank, Salem, N. Y	May 4, 1885	100,000	86,100	83,108	2,992
National Exchange Bank, Seneca Falls, N. Y	May 6, 1885	100,000	88,400	85,994	2,406
Trumbull National Bank, Warren, Ohio	July 5, 1885	150,000	132,400	128,985	3,415
Attleborough National Bank, North Attleboro, Mass	July 17, 1885	100,000	84,300	82,064	2,236
American National Bank, Detroit, Mich	July 24, 1885	400,000	251,500	244,060	7,440
First National Bank, Paris, Ill	Aug. 12, 1885	125,000	111,500	107,544	3,956
First National Bank, St. Johns, Mich	Aug. 14, 1885	50,000	21,000	19,985	1,015
Second National Bank, Pontiac, Mich	Sept. 1, 1885	100,000	43,000	41,075	1,925
Raleigh National Bank, Raleigh, N. C	Sept. 5, 1885	400,000	123,900	116,417	7,483
First National Bank, Danville, Ky	Sept. 22, 1885	150,000	130,500	126,010	4,490
Total		7,335,000	3,776,850	3,622,024	154,826
Ohio National Bank, Cleveland, Ohio	Jan. 1, 1889	400,000	57,763	51,865	5,898
National Bank, Lebanon, Ky	Apr. 7, 1889	100,000	45,000	42,349	2,651
Total		500,000	102,763	94,214	8,549
Monmouth National Bank, Monmouth, Ill	Aug. 18, 1890	100,000	21,800	19,572	2,228
Muskegon National Bank, Muskegon, Mich	Aug. 27, 1890	100,000	21,720	20,040	1,680
First National Bank, Richmond, Ky	Oct. 3, 1890	250,000	66,979	60,024	6,955
First National Bank, Port Huron, Mich	Oct. 15, 1890	135,000	57,480	53,607	3,873
Total		585,000	167,979	153,243	14,736
Union National Bank, Oshkosh, Wis	Jan. 23, 1891	200,000	45,000	42,628	2,372
First National Bank, Grand Haven, Mich	June 5, 1891	200,000	45,000	41,920	3,080
Total		400,000	90,000	84,548	5,452
First National Bank, Plymouth, Mich	Nov. 14, 1891	50,000	45,000	43,140	1,860
National Bank, Wooster, Ohio	Nov. 29, 1891	53,900	18,510	15,789	2,721
Defiance National Bank, Defiance, Ohio	Dec. 7, 1891	100,000	22,500	20,406	2,094
First National Bank, New London, Ohio	Mar. 23, 1892	50,000	11,250	9,858	1,392
Citizens' National Bank, Mankato, Minn	Apr. 27, 1892	70,000	15,750	14,541	1,209
Third National Bank, Sandusky, Ohio	Sept. 19, 1892	200,000	45,000	41,777	3,223
Third National Bank, Urbana, Ohio	Oct. 15, 1892	100,000	22,500	19,763	2,737
Total		623,900	210,510	195,274	15,236

No. 78.—National Banks in Liquidation under Section 7, Act July 12, 1882, with Date of Expiration of Charter, etc.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Lumberman's National Bank, Muskegon, Mich	Jan. 16, 1893	$100,000	$22,500	$20,945	$1,555
Phœnix National Bank, Medina, Ohio	Feb. 10, 1893	75,000	17,100	15,493	1,607
First National Bank, Chelsea, Vt	June 10, 1893	50,000	11,250	8,297	2,953
Farmers' National Bank, Owatonna, Minn	June 30, 1893	75,000	17,100	15,635	1,465
Total		300,000	67,950	60,370	7,580
Second National Bank, Bay City, Mich	May 5, 1894	250,000	180,000	166,372	13,628
First National Bank, Farmer City, Ill	May 30, 1894	50,000	10,810	9,493	1,317
First National Bank, Kasson, Minn	July 22, 1894	50,000	11,460	10,219	1,241
First National Bank, Lagrange, Ind	July 30, 1894	65,000	22,500	20,225	2,275
First National Bank, Fairfield, Me	Aug. 1, 1894	50,000	12,900	10,500	2,400
Total		465,000	237,670	216,809	20,861
National Bank, Granville, N. Y	Apr. 21, 1895	100,000	45,000	40,935	4,065
Total		100,000	45,000	40,935	4,065
National Bank, Greensboro, N. C	Jan. 18, 1896	100,000	83,300	74,475	8,825
Total		100,000	83,300	74,475	8,825
Walden National Bank, Walden, N. Y	Jan. 25, 1897	50,000	12,600	11,068	1,532
National Bank, Rockville, Ind	May 14, 1897	100,000	45,000	38,590	6,410
Total		150,000	57,600	49,658	7,942
Northampton County National Bank, Easton, Pa	May 1, 1898	134,000	75,600	53,770	21,830
National State Bank, Bloomington, Ill	May 3, 1898	200,000	45,000	28,390	16,610
Total		334,000	120,600	82,160	38,440
Morrow County National Bank, Mount Gilead, Ohio	Feb. 5, 1900	50,000	22,500	11,865	10,635
Total		50,000	22,500	11,865	10,635
Citizens' National Bank, Zanesville, O	May 11, 1901	200,000	190,100	24,810	165,290
Iron National Bank, Plattsburg, N. Y	June 4, 1901	100,000	25,000	4,170	20,830
Charles City National Bank, Charles City, Iowa	Oct. 8, 1901	50,000	12,500	.....	12,500
Total		350,000	227,600	28,980	198,620
Grand total		11,492,900	5,409,822	4,909,860	499,962

No. 79.—National Banks that have gone into Voluntary Liquidation under the Provisions of Sections 5220 and 5221 of the Revised Statutes of the United States for the Purpose of Organizing New Associations with the Same or Different Titles, with Date of Liquidation, Amount of Capital, Circulation Issued, Retired, and Outstanding on October 31, 1901.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding
First National Bank, Rondout, N. Y	Oct. 30, 1880	$300,000	$270,000	$262,785	$7,215
Total		300,000	270,000	262,785	7,215
First National Bank, Huntington, Ind	Jan. 31, 1881	100,000	90,000	87,725	2,275
First National Bank, Indianapolis, Ind	July 5, 1881	300,000	279,248	267,518	11,730
Total		400,000	369,248	355,243	14,005
First National Bank, Valparaiso, Ind	Apr. 24, 1882	50,000	45,000	43,622	1,378
First National Bank, Stillwater, Minn	Apr. 29, 1882	130,000	83,456	81,482	1,974
First National Bank, Chicago, Ill	do	1,000,000	90,000	83,583	6,417

No. 79.—National Banks that have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Woodstock, Ill.	Apr. 30, 1882	$50,000	$45,000	$43,695	$1,305
Second National Bank, Cincinnati, Ohio.	Apr. 28, 1882	200,000	180,000	175,880	4,120
Second National Bank, New York, N. Y.	....do	300,000	376,890	369,900	6,990
First National Bank, Portsmouth, N. H.	Apr. 29, 1882	300,000	286,000	279,828	6,172
First National Bank, Richmond, Ind.	May 5, 1882	200,000	87,400	83,240	4,160
Second National Bank, Cleveland, Ohio.	May 6, 1882	1,000,000	510,800	499,090	11,710
First National Bank, New Haven, Conn.	....do	500,000	355,310	350,065	5,245
First National Bank, Akron, Ohio	May 2, 1882	100,000	114,822	110,925	3,897
First National Bank, Worcester, Mass.	May 4, 1882	300,000	252,000	247,379	4,621
First National Bank, Barre, Mass.	May 9, 1882	150,000	135,000	132,160	2,840
First National Bank, Davenport, Iowa.	....do	100,000	45,000	42,808	2,192
First National Bank, Kendallville, Ind.	May 12, 1882	150,000	90,000	87,907	2,093
First National Bank, Cleveland, Ohio	May 13, 1882	300,000	266,462	259,273	7,189
First National Bank, Youngstown, Ohio.	May 15, 1882	500,000	441,529	434,716	6,813
First National Bank, Evansville, Ind.	....do	500,000	442,870	431,945	10,925
First National Bank, Salem, Ohio	....do	50,000	110,540	108,135	2,405
First National Bank, Scranton, Pa	May 18, 1882	200,000	45,000	41,955	3,045
First National Bank, Centerville, Ind	....do	50,000	64,525	62,157	2,368
First National Bank, Fort Wayne, Ind.	May 22, 1882	300,000	45,000	40,635	4,365
First National Bank, Strasburg, Pa	....do	100,000	79,200	77,517	1,683
First National Bank, Marietta, Pa	May 27, 1882	100,000	99,000	96,820	2,180
First National Bank, Lafayette, Ind.	May 31, 1882	150,000	175,060	167,677	7,383
First National Bank, McConnelsville, Ohio	....do	50,000	84,640	82,225	2,415
First National Bank, Milwaukee, Wis.	....do	200,000	229,170	223,955	5,215
Second National Bank, Akron, Ohio	....do	100,000	102,706	100,289	2,417
First National Bank, Ann Arbor, Mich.	June 1, 1882	100,000	85,078	82,080	2,998
First National Bank, Geneva, Ohio	....do	100,000	90,000	87,910	2,090
First National Bank, Oberlin, Ohio	....do	50,000	58,382	56,145	2,237
First National Bank, Philadelphia, Pa.	June 10, 1882	1,000,000	799,800	779,240	20,560
First National Bank, Troy, Ohio	....do	200,000	180,000	175,633	4,367
Third National Bank, Cincinnati, Ohio.	June 14, 1882	800,000	609,500	596,690	12,810
First National Bank, Cambridge City, Ind	June 15, 1882	50,000	45,000	43,192	1,808
First National Bank, Lyons, Iowa	....do	100,000	90,000	88,024	1,976
First National Bank, Detroit, Mich	June 17, 1882	500,000	336,345	330,653	5,692
First National Bank, Wilkesbarre, Pa.	June 20, 1882	375,000	337,500	330,600	6,900
First National Bank, Iowa City, Iowa.	June 24, 1882	100,000	88,400	86,635	1,765
First National Bank, Nashua, N. H.	....do	100,000	90,000	86,903	3,097
First National Bank, Johnstown, Pa.	....do	60,000	54,000	52,735	1,265
First National Bank, Pittsburg, Pa.	June 29, 1882	750,000	594,000	585,475	8,525
First National Bank, Terre Haute, Ind.	....do	200,000	141,575	136,358	5,217
First National Bank, Hollidaysburg, Pa	June 30, 1882	50,000	45,000	44,120	880
First National Bank, Bath, Me.	....do	200,000	180,000	175,710	4,290
First National Bank, Janesville, Wis.	....do	125,000	121,050	118,410	2,640
First National Bank, Michigan City, Ind.	....do	100,000	45,000	44,265	735
First National Bank, Monmouth, Ill.	July 3, 1882	75,000	45,000	43,724	1,276
First National Bank, Marion, Iowa	July 11, 1882	50,000	45,000	43,436	1,564
First National Bank, Marlboro, Mass.	Aug. 3, 1882	200,000	180,000	176,211	3,789
National Bank of Stamford, Ky.	Oct. 3, 1882	150,000	135,000	132,471	2,529
First National Bank, Sandusky, Ohio.	Oct. 6, 1882	150,000	90,000	87,132	2,868
Total		12,715,000	9,368,010	9,142,615	225,395
First National Bank, Sandy Hill, N. Y.	Dec. 31, 1882	50,000	45,000	43,414	1,586
First National Bank, Lawrenceburg, Ind	Feb. 21, 1883	100,000	90,000	87,226	2,774
First National Bank, Cambridge, Ohio.	....do	100,000	80,800	79,048	1,752
First National Bank, Oshkosh, Wis.	....do	100,000	47,800	46,342	1,458
First National Bank, Grand Rapids, Mich	....do	400,000	155,900	151,788	4,112
First National Bank, Delphos, Ohio.	....do	50,000	45,000	42,499	2,501
First National Bank, Freeport, Ill.	....do	100,000	53,500	51,591	1,909
First National Bank, Elyria, Ohio.	Feb. 24, 1883	100,000	90,000	87,783	2,217
First National Bank, Troy, N. Y.	....do	300,000	229,550	223,781	5,769
Second National Bank, Detroit, Mich.	....do	1,000,000	363,700	350,387	13,313
Second National Bank, Peoria, Ill.	....do	100,000	90,000	86,593	3,407
National Fort Plain Bank, Fort Plain, N. Y	....do	200,000	174,300	171,056	3,244
Total		2,600,000	1,465,550	1,421,508	44,042
Logansport National Bank, Logansport, Ind.	Dec. 1, 1883	100,000	16,850	15,620	1,230
National Bank of Birmingham, Ala	May 14, 1884	50,000	45,000	44,035	965
First National Bank, Westfield, N. Y.	June 1, 1884	50,000	42,800	41,069	1,731
First National Bank, Independence, Iowa	Oct. 31, 1884	100,000	90,000	87,865	2,135
Total		300,000	194,650	188,589	6,061

No. 79.—National Banks that have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Sturgis, Mich	Dec. 31, 1884	$50,000	$43,850	$42,071	$1,779
National Bank, Rutland, Vt	Jan. 13, 1885	500,000	238,700	230,071	8,629
Kent National Bank, Chestertown, Md	Feb. 12, 1885	50,000	18,200	17,425	775
National Fulton County Bank, Gloversville, N. Y	Feb. 20, 1885	150,000	135,000	131,513	3,487
First National Bank, Centralia, Ill	Feb. 25, 1885	80,000	70,600	68,195	2,405
National Exchange Bank, Albion, Mich	Feb. 28, 1885	75,000	30,600	29,413	1,187
First National Bank, Paris, Mo	Mar. 31, 1885	100,000	89,155	86,815	2,340
First National Bank, Yakima, Wash	June 20, 1885	50,000	14,650	14,550	100
First National Bank, Flint, Mich	June 30, 1885	200,000	122,500	118,263	4,237
Total		1,255,000	763,255	738,316	24,939
Farmers' National Bank, Stanford, Ky	Dec. 31, 1888	200,000	45,000	41,028	3,972
Adams National Bank, Adams, Mass	July 10, 1889	50,000	12,240	11,690	550
Total		250,000	57,240	52,718	4,522
Poland National Bank, Poland, N. Y	Jan. 14, 1890	50,000	13,500	12,725	775
Total		50,000	13,500	12,725	775
Sandy River National Bank, Farmington, Me	Nov. 1, 1890	75,000	58,260	55,163	3,097
Second National Bank, Aurora, Ill	July 13, 1891	100,000	22,500	20,880	1,620
Total		175,000	80,760	76,043	4,717
Indiana National Bank, Lafayette, Ind	Nov. 13, 1891	100,000	90,000	83,454	6,546
Total		100,000	90,000	83,454	6,546
Decatur National Bank, Decatur, Ill	May 31, 1893	100,000	22,500	20,378	2,122
Total		100,000	22,500	20,378	2,122
Grundy County National Bank, Trenton, Mo	Dec. 23, 1893	50,000	11,250	10,895	355
First National Bank, Trenton, Mo	Dec. 31, 1893	50,000	11,250	10,910	340
First National Bank, Colorado, Tex	Jan. 9, 1894	100,000	22,000	20,440	1,560
Saxton National Bank, St. Joseph, Mo	Feb. 1, 1894	400,000	67,875	62,080	5,795
Schuster-Hax National Bank, St. Joseph, Mo	do	500,000	42,870	40,385	2,485
Second National Bank, Louisville, Ky	June 2, 1894	300,000	61,172	46,770	14,402
Fourth National Bank, Louisville, Ky	do	300,000	42,450	34,050	8,400
Kentucky National Bank, Louisville, Ky	do	500,000	43,500	27,200	16,300
Merchants' National Bank, Louisville, Ky	do	500,000	43,650	32,075	11,575
Total		2,700,000	346,017	284,805	61,212
Wyoming National Bank, Laramie, Wyo	Mar. 7, 1895	100,000	18,950	15,596	3,354
Laramie National Bank, Laramie, Wyo	Mar. 15, 1895	100,000	22,100	19,340	2,760
Merchants' National Bank, St. Louis, Mo	July 1, 1895	700,000	49,275	40,795	8,480
Laclede National Bank, St. Louis, Mo	do	1,000,000	44,000	37,350	6,650
Total		1,900,000	134,325	113,081	21,244
City National Bank, Cedar Rapids, Iowa	Mar. 28, 1898	$100,000	$27,000	$15,097	$11,903
First National Bank, Rockhill, S. C	Aug. 31, 1898	75,000	16,375	12,570	3,805
Total		175,000	43,375	27,667	15,708
Shawmut National Bank, Boston, Mass	Nov. 25, 1898	1,000,000	489,525	352,745	136,780
Western Reserve National Bank, Cleveland, Ohio	May 29, 1899	1,000,000	44,100	22,790	21,310
National Bank of Commerce, Cleveland, Ohio	do	1,500,000	164,705	82,370	82,335
Total		3,500,000	698,330	457,905	240,425
National Bank of Commerce, Philadelphia, Pa	Nov. 28, 1899	250,000	49,905	31,015	18,890
Clinton National Bank, Columbus, Ohio	Jan. 8, 1900	200,000	45,000	19,840	25,160
First National Bank, Franklinville, N. Y	Mar. 20, 1900	55,000	15,960	8,540	7,420
National Bank of Dallas, Tex	Apr. 9, 1900	100,000	23,400	11,725	11,675
National Union Bank, New York, N. Y	Apr. 16, 1900	1,200,000	540,000	346,658	193,342
Blackstone National Bank, Boston, Mass	Apr. 18, 1900	1,000,000	71,540	29,021	42,519

No. 79.—National Banks that have gone into Voluntary Liquidation under Provisions of Sections 5220 and 5221 of the Revised Statutes, etc.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued	Retired.	Outstanding.
Merchants' National Bank, Williamsport, Pa	Apr. 24, 1900	$100,000	$25,000	$10,790	$14,210
Equitable National Bank, Baltimore, Md.	May 17, 1900	500,000	50,000	24,743	25,257
City National Bank, Philadelphia, Pa.	June 26, 1900	400,000	50,290	18,955	31,335
Mechanics' National Bank, Newburyport, Mass	July 17, 1900	125,000	56,134	27,444	28,690
Lincoln National Bank, Chicago, Ill	July 30, 1900	200,000	50,000	15,845	34,155
Union National Bank, Chicago, Ill	Sept. 1, 1900	2,000,000	500,000	253,880	246,120
Northwestern National Bank, Chicago, Ill	Sept. 15, 1900	1,000,000	208,740	60,275	148,465
American National Bank, Chicago, Ill	do	1,000,000	135,000		135,000
Union National Bank, Racine, Wis	do	150,000	50,000	13,850	36,150
Total		8,280,000	1,870,969	872,581	998,388
Montana National Bank, Helena, Mont.	Feb. 23, 1901	250,000	50,000	6,860	43,140
Ishpeming National Bank, Ishpeming, Mich	Feb. 25, 1901	50,000	12,500	3,745	8,755
National Bank of Paris, Paris, Mo	Apr. 30, 1901	100,000	25,000	2,950	22,050
National Bank of Castleton, Castleton, N. Y	May 8, 1901	60,000	27,739	5,430	22,309
First National Bank, Lowell, Ind	May 29, 1901	25,000	10,000	760	9,240
Fowler National Bank, Lafayette, Ind	June 29, 1901	100,000	40,000	2,770	37,230
Fifth National Bank, Providence, R. I.	Sept. 5, 1901	300,000	59,200	3,752	55,448
Rhode Island National Bank, Providence, R. I	do	600,000	63,027	6,290	56,737
Second National Bank, Providence, R. I.	do	300,000	108,980	6,236	102,744
National Eagle Bank, Providence, R. I.	do	500,000	110,480	5,094	105,386
Total		2,285,000	506,926	43,887	463,039
Grand total		37,085,000	16,294,655	14,154,300	2,140,355

No. 80.—National Banks in Liquidation under Section 7, Act July 12, 1882, with Date of Expiration of Charter, Circulation Issued, Retired, and Outstanding October 31, 1901.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Pontiac, Mich	Dec. 31, 1881	$50,000	$88,890	$86,503	$2,387
First National Bank, Washington, Iowa	Apr. 11, 1882	100,000	88,565	86,689	1,876
First National Bank, Fremont, Ohio	May 22, 1882	100,000	90,000	87,547	2,453
Second National Bank, Dayton, Ohio	May 26, 1882	300,000	262,941	257,782	5,159
First National Bank, Girard, Pa	June 1, 1882	100,000	90,000	87,815	2,185
Total		650,000	620,396	606,336	14,060
First National Bank, Xenia, Ohio	Feb. 24, 1883	120,000	108,000	105,430	2,570
First National Bank, Peru, Ill	do	100,000	45,000	43,057	1,943
First National Bank, Elmira, N. Y	do	100,000	90,000	87,535	2,465
First National Bank, Chittenango N. Y.	do	150,000	135,000	131,725	3,275
Total		470,000	378,000	367,747	10,253
First National Bank, Eaton, Ohio	July 4, 1884	50,000	44,300	42,475	1,825
First National Bank, Leominster, Mass.	July 5, 1884	300,000	244,400	240,185	4,215
First National Bank, Winona, Minn	July 21, 1884	50,000	44,200	42,694	1,506
American National Bank, Hallowell, Me.	Sept. 10, 1884	75,000	67,500	66,025	1,475
First National Bank, Attica Ind	Oct. 28, 1884	56,000	50,100	48,464	1,936
Total		531,000	450,800	439,843	10,957
Citizens National Bank Indianapolis, Ind	Nov. 11, 1884	300,000	87,800	79,645	8,155
First National Bank Northeast, Pa	Dec. 23, 1884	50,000	24,550	23,225	1,325
First National Bank Galva Ill	Jan. 2, 1885	50,000	36,000	34,433	1,567
First National Bank, Thorntown, Ind.	Jan. 13, 1885	50,000	13,710	12,025	1,715
Muncie National Bank, Muncie, Ind	Jan. 28, 1885	200,000	161,000	155,152	5,848
Merchants National Bank Evansville, Ind	Feb. 6, 1885	250,000	90,800	83,969	6,831

No. 80.—National Banks in Liquidation under Section 7, Act July 12, 1882, with Date of Expiration of Charter, etc.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Saybrook National Bank, Essex, Conn	Feb. 20, 1885	$100,000	$61,200	$59,550	$1,650
Union National Bank, Albany, N. Y	Mar. 7, 1885	250,000	144,400	138,150	6,250
Battenkill National Bank, Manchester, Vt	Mar. 21, 1885	75,000	57,700	56,028	1,672
First National Bank, Owosso, Mich	Apr. 14, 1885	60,000	47,700	45,421	2,279
Coventry National Bank, Anthony, R. I.	Apr. 17, 1885	100,000	89,000	86,463	2,537
State National Bank, Keokuk, Iowa	May 23, 1885	150,000	45,000	42,655	2,345
Tolland County National Bank, Tolland, Conn	June 6, 1885	100,000	44,100	42,137	1,963
City National Bank, Hartford, Conn	June 9, 1885	550,000	90,000	84,112	5,888
West River National Bank, Jamaica, Vt.	Aug. 17, 1885	60,000	54,000	52,332	1,668
Total		2,345,000	1,076,990	1,025,297	51,693
National Bank, Lebanon, Tenn	Aug. 30, 1886	50,000	24,550	23,760	790
Total		50,000	24,550	23,760	790
Greene County National Bank, Springfield, Mo	Feb. 8, 1888	100,000	22,500	20,482	2,018
Union Stock Yards National Bank, Chicago, Ill	Feb. 29, 1888	500,000	45,000	42,959	2,041
Total		600,000	67,500	63,441	4,059
First National Bank, Decatur, Mich	Sept. 20, 1890	50,000	11,250	9,766	1,484
First National Bank, Mason, Mich	Oct. 28, 1890	50,000	13,500	11,935	1,565
First National Bank, Holly, Mich	Oct. 31, 1890	60,000	24,950	22,998	1,952
Total		160,000	49,700	44,699	5,001
German National Bank, Evansville, Ind.	Dec. 24, 1890	250,000	98,030	91,864	6,166
Farmers and Merchants' National Bank, Vandalia, Ill	Jan. 10, 1891	100,000	22,500	20,300	2,200
National Bank, Chester, S. C	Mar. 2, 1891	100,000	33,250	30,595	2,655
Total		450,000	153,780	142,759	11,021
First National Bank, Burlington, Wis.	Dec. 19, 1891	50,000	10,750	9,401	1,349
Lansing National Bank, Lansing, Mich	Mar. 5, 1892	185,600	36,700	34,370	2,330
Ashtabula National Bank, Ashtabula, Ohio	July 11, 1892	80,000	67,850	64,470	3,380
Second National Bank of New Mexico, Santa Fe, N. Mex	July 17, 1892	150,000	33,750	28,828	4,922
Total		465,600	149,050	137,069	11,981
First National Bank, Petaluma, Cal	Sept. 25, 1894	200,000	42,900	38,930	3,970
Total		200,000	42,900	38,930	3,970
First National Bank, Nunda, N. Y	Feb. 5, 1895	50,000	11,250	9,715	1,535
Union National Bank, Phillips, Me	Apr. 26, 1895	50,000	36,838	32,719	4,119
Perkiomen National Bank, Pennsburg, Pa	Sept. 10, 1895	100,000	22,500	18,840	3,660
Total		200,000	70,588	61,274	9,314
Second National Bank, Richmond Ky	Nov. 4, 1897	200,000	45,000	29,460	15,540
Total		200,000	45,000	29,460	15,540
Grand total		6,321,600	3,129,254	2,980,615	148,639

No. 81.—National Banks which have been Placed in the Hands of Receiv Date of Failure, Cause of Failure, Dividends Paid while Solvent, Redeem Circulation, the Amount Redeemed, and the Amount Outstand

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
1	First National Bank, Attica, N. Y....	199	Jan. 14, 1864	$50,000	.....	Law requiring dividend reports from banks went into effect Mar. 3, 1869.	.....
2	Venango National Bank, Franklin, Pa.	1176	May 20, 1865	300,000	.....		.....
3	Merchants' National Bank, Washington, D. C.	627	Dec. 14, 1864	200,000	.....		.....
	Total			.....	.....		.....
4	First National Bank, Medina, N. Y...	229	Feb. 3, 1864	50,000	.....		.....
5	Tennessee National Bank, Memphis, Tenn.	1225	June 5, 1865	100,000	.....		.....
6	First National Bank, Selma, Ala.....	1537	Aug. 24, 1865	100,000	$1,780		.....
7	First National Bank, New Orleans, La.	162	Dec. 18, 1863	500,000	.....		.....
8	National Unadilla Bank, Unadilla, N. Y.	1463	July 17, 1865	150,000	.....		.....
9	Farmers and Citizens' National Bank, Brooklyn, N. Y.	1223	June 5, 1865	300,000	.....		.....
10	Croton National Bank, New York, N. Y.	1556	Sept. 9, 1865	200,000	.....		.....
	Total			.....	.....		.....
11	First National Bank, Bethel, Conn....	1141	May 15, 1865	60,000	2,236		.....
12	First National Bank, Keokuk, Iowa..	80	Sept. 9, 1863	50,000	.....		.....
13	National Bank of Vicksburg, Miss....	803	Feb. 14, 1865	50,000	.....		.....
	Total			.....	.....	.....	.....
14	First National Bank, Rockford, Ill....	429	May 20, 1864	50,000	.....	.....	.....
15	First National Bank of Nevada, Austin, Nev.	1331	June 23, 1865	155,000	465	$7,500	4.9
	Total			.....	.....	.....	.....
16	Ocean National Bank, New York, N. Y.	1232	June 6, 1865	1,000,000	.....	421,052	42.1
17	Union Square National Bank, New York, N. Y.	1691	Mar. 13, 1869	250,000	.....	.....	.....
18	Eighth National Bank, New York, N. Y.	384	Apr. 16, 1864	250,000	.....	140,000	56.0
19	Fourth National Bank, Philadelphia, Pa.	286	Feb. 26, 1864	100,000	.....	.....	.....
20	Waverly National Bank, Waverly, N. Y.	1192	May 29, 1865	106,100	9,424	24,403	23.0
21	First National Bank, Fort Smith, Ark.	1631	Feb. 6, 1866	50,000	.....	18,000	36.0
	Total			.....	.....	.....	.....
22	Scandinavian National Bank, Chicago, Ill.	1978	May 7, 1872	250,000	.....	.....	.....
23	Wallkill National Bank, Middletown, N. Y.	1473	July 21, 1865	175,000	.....	103,250	59.0
24	Crescent City National Bank, New Orleans, La.	1937	Feb. 15, 1872	500,000	.....	25,000	5.0
25	Atlantic National Bank, New York, N. Y.	1388	July 1, 1865	300,000	59,472	183,000	61.0
26	First National Bank, Washington, D. C.	26	July 16, 1863	500,000	.....	805,000	161.1
27	National Bank of the Commonwealth, New York, N. Y.	1372	July 1, 1865	750,000	.....	429,250	57.2
28	Merchants' National Bank, Petersburg, Va.	1548	Sept. 1, 1865	140,000	.....	134,200	95.9
29	First National Bank, Petersburg, Va.	1378	July 1, 1865	120,000	.....	97,770	81.5
30	First National Bank, Mansfield, Ohio	436	May 24, 1864	100,000	.....	102,666	102.6
31	New Orleans National Banking Association, New Orleans, La.	1825	May 27, 1871	600,000	.....	108,000	18.0
32	First National Bank, Carlisle, Pa ...	21	June 29, 1863	50,000	.....	42,000	84.0
	Total			.....	.....	.....	.....

ERS, TOGETHER WITH CAPITAL AND SURPLUS AT DATE OF ORGANIZATION AND AT CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO ING OCTOBER 31, 1901.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$50,000	.....	Apr. 14, 1865	W	$44,000	$44,000	$43,762	$238	1
300,000	.....	May 1, 1866	U	385,000	85,000	84,794	206	2
200,000	.....	May 8, 1866	U	180,000	180,000	179,454	546	3
500,000	.....	.....	.....	265,000	265,000	264,248	752	
50,000	$2,288	Mar. 13, 1867	T	40,000	40,000	39,761	239	4
100,000	20,435	Mar. 21, 1867	V	90,000	90,000	89,773	227	5
100,000	4,788	Apr. 30, 1867	B	85,000	85,000	84,611	389	6
500,000	37,903	May 20, 1867	Q	180,000	180,000	178,910	1,090	7
120,000	.....	Aug. 20, 1867	W	100,000	100,000	99,815	185	8
300,000	32,000	Sept. 6, 1867	U	253,900	253,900	252,958	942	9
200,000	.....	Oct. 1, 1867	G	180,000	180,000	179,722	278	10
1,370,000	.....	.....	.....	928,900	928,900	925,550	3,350	
60,000	4,610	Feb. 28, 1868	N	26,300	26,300	26,165	135	11
100,000	20,000	Mar. 3, 1868	Q	90,000	90,000	89,669	331	12
50,000	5,000	Apr. 24, 1868	N	25,500	25,500	25,443	57	13
210,000	.....	.....	.....	141,800	141,800	141,277	523	
50,000	1,400	Mar. 15, 1869	B	45,000	45,000	44,743	257	14
250,000	5,580	Oct. 14, 1869	U	129,700	129,700	128,767	933	15
300,000	.....	.....	.....	174,700	174,700	173,510	1,190	
1,000,000	150,000	Dec. 13, 1871	V	800,000	800,000	793,837	6,163	16
200,000	.....	Dec. 15, 1871	U	50,000	50,000	49,779	221	17
250,000	40,000	.....do	F	243,393	243,393	241,354	2,039	18
200,000	33,905	Dec. 20, 1871	U	179,000	179,000	177,970	1,030	19
106,100	27,139	Apr. 23, 1872	U	71,000	71,000	70,166	834	20
50,000	2,509	May 2, 1872	V	45,000	45,000	44,550	450	21
1,806,100	.....	.....	.....	1,388,393	1,388,393	1,377,656	10,737	
250,000	.....	Dec. 12, 1872	B	135,000	135,000	134,796	204	22
175,000	17,000	Dec. 31, 1872	B	118,900	118,900	117,879	1,021	23
500,000	3,045	Mar. 18, 1873	M	450,000	450,000	448,640	1,360	24
300,000	56,000	Apr. 28, 1873	A	100,000	100,000	98,915	1,085	25
500,000	108,000	Sept. 19, 1873	M	450,000	450,000	443,689	6,311	26
750,000	56,027	Sept. 22, 1873	V	234,000	234,000	231,123	2,877	27
400,000	18,302	Sept. 25, 1873	R	360,000	360,000	357,345	2,655	28
200,000	11,801	.....do	R	179,200	179,200	177,485	1,715	29
100,000	16,000	Oct. 18, 1873	P	90,000	90,000	89,039	961	30
600,000	14,161	Oct. 23, 1873	W	360,000	360,000	357,500	2,500	31
50,000	25,000	Oct. 24, 1873	U	45,000	45,000	44,530	470	32
3,825,000	.....	.....	.....	2,522,100	2,522,100	2,500,941	21,159	

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
33	First National Bank, Anderson, Ind...	44	July 31, 1863	$50,000	.....	$31,150	62.3
34	First National Bank, Topeka, Kans ...	1660	Aug. 23, 1866	50,000	.....	46,000	92.0
35	First National Bank, Norfolk, Va.....	271	Feb. 23, 1864	100,000	.....	90,500	90.5
	Total	.....	.....	.....	.....	.....	.....
36	Gibson County National Bank, Princeton, Ind.	2066	Nov. 30, 1872	50,000	.....	6,000	12.0
37	First National Bank of Utah, Salt Lake City, Utah.	1695	Nov. 15, 1869	100,000	.....	125,000	125.0
38	Cook County National Bank, Chicago, Ill.	1845	July 8, 1871	300,000	.....	53,333	17.8
39	First National Bank, Tiffin, Ohio.....	900	Mar. 16, 1865	100,000	.....	108,279	108.2
40	Charlottesville National Bank, Charlottesville, Va.	1468	July 19, 1865	100,000	.....	149,245	149.2
	Total	.....	.....	.....	.....	.....	.....
41	Miners' National Bank, Georgetown, Colo.	2199	Oct. 30, 1874	150,000	.....	4,500	3.0
42	Fourth National Bank, Chicago, Ill. *a*	276	Feb. 24, 1864	100,000	.....	184,008	184.0
43	First National Bank, Bedford, Iowa...	2298	Sept. 18, 1875	50,000	.....	.....	.....
44	First National Bank, Osceola, Iowa...	1776	Jan. 26, 1871	50,000	.....	23,500	46.1
45	First National Bank, Duluth, Minn...	1954	Apr. 6, 1872	50,000	.....	25,000	50.0
46	First National Bank, La Crosse, Wis..	1313	June 20, 1865	50,000	.....	31,500	63.0
47	City National Bank, Chicago, Ill.....	818	Feb. 18, 1865	250,000	.....	182,500	73.0
48	Watkins National Bank, Watkins, N.Y	456	June 2, 1864	75,000	.....	85,450	113.9
49	First National Bank, Wichita, Kans..	1913	Jan. 2, 1872	50,000	.....	36,975	73.9
	Total	.....	.....	.....	.....	.....	.....
50	First National Bank, Greenfield, Ohio *a*	101	Oct. 7, 1863	50,000	.....	80,300	160.6
51	National Bank of Fishkill, N. Y.....	971	Apr. 1, 1865	200,000	$36,205	143,000	71.5
52	First National Bank, Franklin, Ind...	50	Aug. 5, 1863	60,000	.....	222,319	370.5
53	Northumberland County National Bank, Shamokin, Pa.	689	Jan. 9, 1865	67,000	2,976	670,000	1000.0
54	First National Bank, Winchester, Ill..	1484	July 25, 1865	50,000	.....	71,750	143.5
55	National Exchange Bank, Minneapolis, Minn.	719	Jan. 16, 1865	50,000	.....	124,000	248.0
56	National Bank of the State of Missouri, St. Louis, Mo.	1665	Oct. 30, 1866	3,410,300	.....	.....	.....
57	First National Bank, Delphi, Ind.....	1949	Mar. 25, 1872	106,600	.....	45,000	45.0
58	First National Bank, Georgetown, Colo.	1991	May 31, 1872	50,000	.....	.....	.....
59	Lock Haven National Bank, Lock Haven, Pa.	1273	June 14, 1865	120,000	15,000	153,600	128.0
	Total	.....	.....	.....	.....	.....	.....
60	Third National Bank, Chicago, Ill....	236	Feb. 5, 1864	120,000	.....	1,035,000	862.5
61	Central National Bank, Chicago, Ill..	2047	Sept. 18, 1872	200,000	.....	38,000	19.0
62	First National Bank, Kansas City, Mo.	1612	Nov. 23, 1865	100,000	1,000	540,500	540.5
63	Commercial National Bank, Kansas City, Mo.	1995	June 3, 1872	100,000	7,214	25,000	25.0
64	First National Bank, Ashland, Pa. *a* ..	403	Apr. 27, 1864	60,000	.....	187,131	311.9
65	First National Bank, Tarrytown, N.Y.	364	Apr. 5, 1864	50,000	.....	132,250	264.5
66	First National Bank, Allentown, Pa. *a*	161	Dec. 16, 1863	100,000	.....	.....	.....
67	First National Bank, Waynesburg, Pa. *a*	305	Mar. 5, 1864	100,000	222	86,692	86.7
68	Washington County National Bank, Greenwich, N. Y.	1266	June 13, 1865	200,000	.....	205,940	102.9
69	First National Bank, Dallas, Tex.....	2157	July 16, 1874	100,000	.....	45,750	45.7
70	People's National Bank, Helena, Mont.	2105	May 13, 1873	100,000	.....	10,000	10.0
71	First National Bank, Bozeman, Mont..	2027	Aug. 14, 1872	50,000	.....	20,000	40.0
72	Merchants' National Bank, Fort Scott, Kans. *a*	1927	Jan. 20, 1872	50,000	.....	34,731	69.5
73	Farmers' National Bank, Platte City, Mo.	2356	May 5, 1877	50,000	.....	4,000	8.0
	Total	.....	.....	.....	.....	.....	.....

a Formerly in voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$50,000	$23,839	Nov. 23, 1873	P	$45,000	$45,000	$44,265	$735	33
100,000	7,000	Dec. 16, 1873	P	90,000	90,000	89,039	961	34
100,000	3,000	June 3, 1874	G	95,000	95,000	93,815	1,185	35
250,000	.....	.....	.....	230,000	230,000	227,119	2,881	
50,000	1,000	Nov. 28, 1874	X	43,800	43,800	43,570	230	36
150,000	18,719	Dec. 10, 1874	V	118,191	118,191	117,250	941	37
500,000	80,000	Feb. 1, 1875	V	285,100	285,100	283,718	1,382	38
100,000	20,000	Oct. 22, 1875	E	45,000	45,000	44,155	845	39
200,000	22,254	Oct. 28, 1875	U	146,585	146,585	144,855	1,730	40
1,000,000	.....	.....	.....	638,676	638,676	633,548	5,128	
150,000	968	Jan. 24, 1876	V	45,000	45,000	44,710	290	41
200,000	.....	Feb. 1, 1876	V	85,700	85,700	83,177	2,523	42
30,000	.....	.....do	N	27,000	27,000	26,850	150	43
50,000	10,000	Feb. 25, 1876	V	45,000	45,000	44,580	420	44
100,000	.....	Mar. 13, 1876	P	45,000	45,000	44,768	232	45
50,000	25,000	Apr. 11, 1876	P	45,000	45,000	44,268	732	46
250,000	130,000	May 17, 1876	V	137,209	137,209	134,396	2,813	47
75,000	3,000	July 12, 1876	G	67,500	67,500	66,186	1,314	48
60,000	12,000	Sept. 23, 1876	B	43,200	43,200	42,683	517	49
965,000	.....	.....	.....	540,609	540,609	531,618	8,991	
50,000	10,000	Dec. 12, 1876	U	29,662	29,662	28,692	970	50
200,000	30,000	Jan. 27, 1877	B	177,200	177,200	174,979	2,221	51
132,000	28,538	Feb. 13, 1877	B	92,092	92,092	90,247	1,845	52
67,000	.....	Mar. 12, 1877	M	60,300	60,300	59,340	960	53
50,000	17,135	Mar. 16, 1877	W	45,000	45,000	44,250	750	54
100,000	20,000	May 24, 1877	M	90,000	90,000	88,830	1,170	55
2,500,000	248,775	June 23, 1877	O	296,274	296,274	280,494	15,780	56
50,000	20,000	July 20, 1877	W	45,000	45,000	44,262	738	57
75,000	65,000	Aug. 18, 1877	U	45,000	45,000	44,685	315	58
120,000	8,000	Aug. 20, 1877	V	71,200	71,200	70,228	972	59
3,344,000	.....	.....	.....	951,728	951,728	926,007	25,721	
750,000	200,000	Nov. 24, 1877	V	597,840	597,840	585,806	12,034	60
200,000	10,000	Dec. 1, 1877	V	45,000	45,000	44,424	576	61
500,000	25,000	Feb. 11, 1878	X	44,490	44,490	42,370	2,120	62
100,000	6,392	.....do	V	44,500	44,500	43,616	884	63
112,500	19,000	Feb. 28, 1878	V	75,554	75,554	73,436	2,118	64
100,000	25,000	Mar. 23, 1878	V	89,200	89,200	87,362	1,838	65
250,000	220,000	Apr. 15, 1878	N	78,641	78,641	76,103	2,538	66
100,000	.....	May 15, 1878	V	7,002	7,002	6,267	735	67
200,000	24,000	June 8, 1878	P	114,220	114,220	112,375	1,845	68
50,000	5,000	.....do	V	29,800	29,800	29,309	500	69
100,000	8,000	Sept. 13, 1878	Q	89,300	89,300	88,820	480	70
50,000	7,000	Sept. 14, 1878	Q	44,400	44,400	43,785	615	71
50,000	13,500	Sept. 25, 1878	X	35,328	35,328	34,683	645	72
50,000	.....	Oct. 1, 1878	N	27,000	27,000	26,775	225	73
2,612,500	.....	.....	.....	1,322,275	1,322,275	1,295,122	27,153	

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
74	First National Bank, Warrensburg, Mo.	1856	July 31, 1871	$50,000	.....	$57,750	115.5
75	German-American National Bank, Washington, D. C.	2358	May 14, 1877	130,000	$2,000	.....	.....
76	German National Bank, Chicago, Ill. *a*	1734	Nov. 15, 1870	250,000	.....	.....	.....
77	Commercial National Bank, Saratoga Springs, N. Y.	1227	June 6, 1865	100,000	11,872	113,000	113.0
78	Second National Bank, Scranton, Pa. *a*	49	Aug. 5, 1863	100,000	.....	392,125	392.1
79	National Bank of Poultney, Vt.....	1200	May 31, 1865	100,000	.....	92,000	92.0
80	First National Bank, Monticello, Ind.	2208	Dec. 3, 1874	50,000	.....	7,400	14.8
81	First National Bank, Butler, Pa.....	309	Mar. 11, 1864	50,000	.....	139,000	278.0
	Total	.....	.....	.....	.....	.....	.....
82	First National Bank, Meadville, Pa...	115	Oct. 27, 1863	70,000	.....	248,400	354.8
83	First National Bank, Newark, N. J. ..	52	Aug. 7, 1863	125,000	.....	605,250	484.2
84	First National Bank, Brattleboro, Vt.	470	June 30, 1864	100,000	.....	387,000	387.0
	Total	.....	.....	.....	.....	.....	.....
85	Mechanics' National Bank, Newark, N. J.	1251	June 9, 1865	500,000	251,802	1,198,000	239.6
86	First National Bank, Buffalo, N. Y....	235	Feb. 5, 1864	100,000	.....	287,500	287.5
87	Pacific National Bank, Boston, Mass..	2373	Nov. 9, 1877	250,000	.....	75,000	30.0
	Total	.....	.....	.....	.....	.....	.....
88	First National Bank of Union Mills, Union City, Pa.	110	Oct. 23, 1863	50,000	.....	91,955	183.9
89	Vermont National Bank, St. Albans, Vt.	1583	Oct. 11, 1865	200,000	.....	186,000	93.0
	Total	.....	.....	.....	.....	.....	.....
90	First National Bank, Leadville, Colo..	2420	Mar. 19, 1879	60,000	.....	63,000	105.0
91	City National Bank, Lawrenceburg, Ind. *a*	2889	Feb. 24, 1883	100,000	.....	3,000	3.0
92	First National Bank, St. Albans, Vt...	269	Feb. 20, 1864	100,000	.....	197,000	197.0
93	First National Bank, Monmouth, Ill ..	2751	July 7, 1882	75,000	.....	15,000	20.0
94	Marine National Bank, New York, N. Y.	1215	June 3, 1865	400,000	.....	659,643	164.9
95	Hot Springs National Bank, Hot Springs, Ark.	2887	Feb. 17, 1883	50,000	2,000	3,000	6.0
96	Richmond National Bank, Richmond, Ind.	2090	Mar. 5, 1873	270,000	.....	274,000	101.5
97	First National Bank, Livingston, Mont.	3006	July 16, 1883	50,000	.....	.....	.....
98	First National Bank, Albion, N. Y....	166	Dec. 22, 1863	50,000	.....	170,500	341.0
99	First National Bank, Jamestown, N. Dak.	2578	Oct. 25, 1881	50,000	.....	.....	.....
100	Logan National Bank, West Liberty, Ohio.	2942	May 7, 1883	50,000	.....	4,000	8.0
	Total	.....	.....	.....	.....	.....	.....
101	Middletown National Bank, Middletown, N. Y.	1276	June 14, 1865	200,000	23,128	356,000	178.0
102	Farmers' National Bank, Bushnell, Ill.	1791	Feb. 18, 1871	50,000	.....	38,500	77.0
103	Schoharie County National Bank, Schoharie, N. Y.	1510	Aug. 9, 1865	100,000	.....	.....	.....
104	Exchange National Bank, Norfolk, Va.	1137	May 13, 1865	100,000	.....	337,500	337.5
	Total	.....	.....	.....	.....	.....	.....
105	First National Bank, Lake City, Minn.	1740	Nov. 29, 1870	50,000	.....	90,142	190.3
106	Lancaster National Bank, Clinton, Mass.	583	Nov. 22, 1864	200,000	32,894	285,000	142.5
107	First National Bank, Sioux Falls, S. Dak.	2465	Mar. 15, 1880	50,000	.....	10,000	20.0
108	First National Bank, Wahpeton, N. Dak.	2624	Feb. 2, 1882	50,000	.....	12,000	24.0
109	First National Bank, Angelica, N. Y	564	Nov. 3, 1864	100,000	.....	186,000	186.0

a Formerly in voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$100,000	$10,600	Nov. 1, 1878	X	$45,000	$45,000	$44,201	$799	74
130,000	2,000	.....do.....	P	62,500	62,500	62,170	330	75
500,000	125,000	Dec. 20, 1878	B	42,795	42,795	39,675	3,120	76
100,000	40,476	Feb. 11, 1879	X	86,900	86,900	85,217	1,683	77
200,000	70,000	Mar. 15, 1879	X	91,465	91,465	88,423	3,042	78
100,000	4,000	Apr. 7, 1879	X	90,000	90,000	88,417	1,583	79
50,000	2,000	July 18, 1879	N	27,000	27,000	26,589	411	80
50,000	10,600	July 23, 1879	E	71,165	71,165	69,065	2,100	81
1,230,000	.....	.....	.....	516,825	516,825	503,757	13,068	
100,000	20,000	June 9, 1880	R	89,500	89,500	86,855	2,645	82
300,000	62,584	June 14, 1880	F	326,643	326,643	318,600	8,043	83
300,000	57,000	June 19, 1880	N	90,000	90,000	85,858	4,142	84
700,000	.....	.....	.....	506,143	506,143	491,313	14,830	
500,000	400,000	Nov. 2, 1881	C	449,900	449,900	438,86	11,040	85
100,000	50,000	Apr. 22, 1882	P	99,500	99,500	97,465	2,035	86
961,300	.....	May 22, 1882	S	450,000	450,000	446,947	3,053	87
1,561,300	.....	.....	.....	999,400	999,400	983,272	16,128	
50,000	13,455	Mar. 24, 1883	S	43,000	43,000	41,738	1,262	88
200,000	25,000	Aug. 9, 1883	V	65,200	65,200	62,433	2,767	89
250,000	.....	.....	.....	108,200	108,200	104,171	4,029	
60,000	15,000	Jan. 24, 1884	B	53,000	53,000	52,040	960	90
100,000	.....	Mar. 11, 1884	G	77,000	77,000	76,210	790	91
100,000	40,000	Apr. 22, 1884	P	89,980	89,980	87,758	2,222	92
75,000	15,000	.....do.....	B	27,000	27,000	26,760	240	93
400,000	225,000	May 13, 1884	T	260,100	260,100	251,621	8,479	94
50,000	180	June 2, 1884	E	40,850	40,850	40,440	410	95
250,000	33,000	July 23, 1884	H	158,900	158,900	150,969	7,931	96
50,000	.....	Aug. 25, 1884	X	11,240	11,240	11,090	150	97
100,000	20,000	Aug. 26, 1884	B	90,000	90,000	87,006	2,994	98
50,000	12,500	Sept. 13, 1884	E	18,650	18,650	18,405	245	99
50,000	1,000	Oct. 18, 1884	P	23,400	23,400	23,165	235	100
1,285,000	.....	.....	.....	850,120	850,120	825,464	24,656	
200,000	40,000	Nov. 29, 1884	I	176,000	176,000	171,825	4,175	101
50,000	7,500	Dec. 17, 1884	L	44,000	44,000	42,832	1,168	102
50,000	15,000	Mar. 23, 1885	B	38,350	38,350	20,705	17,645	103
300,000	150,000	Apr. 9, 1885	O	228,200	228,200	221,080	7,120	104
600,000	.....	.....	.....	486,550	486,550	456,442	30,108	
50,000	10,000	Jan. 4, 1886	E	44,420	44,420	43,200	1,220	105
100,000	20,000	Jan. 20, 1886	B	72,360	72,360	68,837	3,523	106
50,000	30,447	Mar. 11, 1886	J	10,740	10,740	10,460	280	107
50,000	4,000	Apr. 8, 1886	J	17,120	17,120	16,790	330	108
100,000	20,100	Apr. 19, 1886	A	89,000	89,000	86,190	2,810	109

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
110	City National Bank, Williamsport, Pa.	2139	Mar. 17, 1874	$100,000	.....	$38,500	38.5
111	Abington National Bank, Abington, Mass. *a*	1386	July 1, 1865	150,000	$15,000	307,382	204.9
112	First National Bank, Blair, Nebr.....	2724	June 7, 1882	50,000	.....	23,000	46.0
	Total	.....	.....	.....	.....	.....	.....
113	First National Bank, Pine Bluff, Ark..	2776	Sept. 18, 1882	50,000	.....	.....	.....
114	Palatka National Bank, Palatka, Fla..	3266	Nov. 20, 1884	50,000	.....	.....	.....
115	Fidelity National Bank, Cincinnati, Ohio.	3461	Feb. 27, 1886	1,000,000	.....	2,784	.3
116	Henrietta National Bank, Henrietta, Tex.	3022	Aug. 8, 1883	50,000	.....	12,250	24.5
117	National Bank of Sumter, S. C	3082	Nov. 26, 1883	50,000	.....	13,500	27.0
118	First National Bank, Dansville, N. Y..	75	Sept. 4, 1863	50,000	.....	75,825	151.6
119	First National Bank, Corry, Pa	605	Dec. 6, 1864	100,000	.....	168,500	168.5
120	Stafford National Bank, Stafford Springs, Conn.	686	Jan. 7, 1865	150,000	10,000	306,000	204.0
	Total	.....	.....	.....	.....	.....	.....
121	Fifth National Bank, St. Louis, Mo ...	2835	Dec. 12, 1882	200,000	.....	75,000	37.5
122	Metropolitan National Bank of Cincinnati, Ohio.	2542	July 12, 1881	500,000	.....	215,000	43.0
123	First National Bank, Auburn, N. Y ...	231	Feb. 4, 1864	100,000	.....	266,000	266.0
124	Commercial National Bank, Dubuque, Iowa.	1801	Mar. 11, 1871	100,000	.....	146,806	146.8
125	State National Bank, Raleigh, N. C ...	1682	June 17, 1868	100,000	.....	.....	.....
126	Second National Bank, Xenia, Ohio ...	277	Feb. 24, 1864	60,000	.....	278,000	463.3
127	Madison National Bank, Madison, S. Dak.	3597	Dec. 7, 1886	50,000	.....	5,000	10.0
128	Lowell National Bank, Lowell, Mich..	1280	June 14, 1865	50,000	.....	159,494	318.9
	Total	.....	.....	.....	.....	.....	.....
129	California National Bank, San Francisco, Cal.	3592	Oct. 20, 1886	200,000	.....	.....	.....
130	First National Bank, Anoka, Minn....	2800	Sept. 14, 1882	50,000	.....	18,000	36.0
	Total	.....	.....	.....	.....	.....	.....
131	National Bank of Shelbyville, Tenn ..	2198	Oct. 29, 1874	50,000	.....	81,265	163.2
132	First National Bank, Sheffield, Ala....	3617	Jan. 14, 1887	100,000	.....	.....	.....
133	Third National Bank, Malone, N. Y...	3366	July 15, 1885	50,000	.....	2,000	4.0
134	First National Bank, Abilene, Kans ..	2427	June 23, 1879	50,000	.....	75,350	150.6
135	Harper National Bank, Harper, Kans.	3431	Jan. 6, 1886	50,000	1,000	10,000	20.0
136	Gloucester City National Bank, Gloucester City, N. J.	3936	Oct. 26, 1888	50,000	.....	.....	.....
137	Park National Bank, Chicago, Ill.....	3502	May 11, 1886	200,000	.....	24,000	12.0
138	State National Bank, Wellington, Kans	3564	Oct. 1, 1886	50,000	.....	5,000	10.0
139	Kingman National Bank, Kingman, Kans.	3559	Sept. 16, 1886	75,000	.....	20,500	27.3
	Total	.....	.....	.....	.....	.....	.....
140	First National Bank, Alma, Kans.....	3769	Aug. 3, 1887	50,000	.....	14,000	28.0
141	First National Bank, Belleville, Kans.	3386	Aug. 28, 1885	50,000	.....	17,500	35.0
142	First National Bank, Meade Center, Kans.	3695	May 5, 1887	50,000	.....	8,857	17.7
143	American National Bank, Arkansas City, Kans.	3992	Mar. 15, 1889	100,000	.....	28,000	28.0
144	City National Bank, Hastings, Nebr..	3099	Dec. 27, 1883	50,000	.....	44,547	89.1
145	People's National Bank, Fayetteville, N. C.	2003	June 27, 1872	75,000	.....	182,500	243.3
146	Spokane National Bank, Spokane Falls, Wash.	3838	Jan. 4, 1888	60,000	.....	.....	.....
147	First National Bank, Ellsworth, Kans.	3249	Sept. 11, 1884	50,000	.....	54,500	109.0
148	Second National Bank, McPherson, Kans.	3791	Sept. 16, 1887	50,000	.....	8,500	17.0

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$100,000	$12,500	May 4, 1886	D	$43,140	$43,140	$41,085	$2,055	110
150,000	25,300	Aug. 2, 1886	L	25,425	25,425	25,425	.....	111
50,000	11,000	Sept. 8, 1886	U	26,180	26,180	25,780	400	112
650,000	.....	.....	.....	328,385	328,385	317,767	10,618	
50,000	20,000	Nov. 20, 1886	V	26,280	26,280	25,795	485	113
50,000	.....	June 3, 1887	V	19,210	19,210	18,960	250	114
1,000,000	50,000	June 27, 1887	B	90,000	90,000	88,962	1,038	115
50,000	8,000	Aug. 17, 1887	K	11,250	11,250	11,050	200	116
50,000	10,000	Aug. 24, 1887	A	11,250	11,250	11,040	210	117
50,000	15,000	Sept. 8, 1887	B	15,730	15,730	14,345	1,385	118
100,000	10,183	Oct. 11, 1887	V	73,829	73,829	70,585	3,244	119
200,000	24,000	Oct. 17, 1887	B	139,048	139,048	134,410	4,638	120
1,550,000	.....	.....	.....	386,597	386,597	375,147	11,450	
300,000	30,000	Nov. 15, 1887	F	44,430	44,430	42,980	1,450	121
1,000,000	180,000	Feb. 10, 1888	V	277,745	277,745	271,145	6,600	122
150,000	.....	Feb. 20, 1888	R	63,446	63,446	59,410	4,036	123
100,000	20,000	Apr. 2, 1888	V	62,170	62,170	59,736	2,434	124
100,000	.....	Apr. 11, 1888	B	22,500	22,500	20,945	1,555	125
150,000	14,000	May 9, 1888	V	48,470	48,470	45,505	2,965	126
50,000	3,000	June 23, 1888	S	11,250	11,250	11,178	72	127
50,000	10,000	Sept. 19, 1888	W	27,800	27,800	25,643	2,157	128
1,900,000	.....	.....	.....	557,811	557,811	536,542	21,269	
200,000	10,000	Jan. 14, 1889	Q	45,000	45,000	44,420	580	129
50,000	4,300	Apr. 22, 1889	B	11,250	11,250	10,997	253	130
250,000	.....	.....	.....	56,250	56,250	55,412	833	
50,000	25,000	Dec. 13, 1889	Q	16,710	16,710	15,825	885	131
100,000	.....	Dec. 23, 1889	V	22,500	22,500	21,945	555	132
50,000	400	Dec. 30, 1889	W	10,750	10,750	10,580	170	133
100,000	17,600	Jan. 21, 1890	F	21,240	21,240	20,435	805	134
50,000	.....	Feb. 10, 1890	F	10,750	10,750	10,610	140	135
50,000	.....	June 12, 1890	F	11,250	11,250	11,110	140	136
200,000	21,000	July 14, 1890	F	45,000	45,000	42,800	2,200	137
50,000	3,915	Sept. 25, 1890	W	11,250	11,250	10,980	270	138
100,000	1,000	Oct. 2, 1890	X	22,000	22,000	21,475	525	139
750,000	.....	.....	.....	171,450	171,450	165,760	5,690	
75,000	1,603	Nov. 21, 1890	H	16,875	16,875	16,635	240	140
50,000	5,000	Dec. 12, 1890	G	11,250	11,250	10,995	255	141
50,000	4,000	Dec. 24, 1890	V	10,750	10,750	10,515	235	142
300,000	24,000	Dec. 26, 1890	G	45,000	45,000	43,760	1,240	143
100,000	.....	Jan. 14, 1891	J	22,500	22,500	21,820	680	144
125,000	32,000	Jan. 20, 1891	R	28,800	28,800	26,762	2,038	145
100,000	25,000	Feb. 3, 1891	H	21,700	21,700	21,320	380	146
50,000	10,000	Feb. 11, 1891	F	10,750	10,750	10,510	240	147
50,000	7,500	Mar. 25, 1891	Q	11,250	11,250	10,990	260	148

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
149	Pratt County National Bank, Pratt, Kans.	3787	Sept. 8, 1887	$50,000	.....	.....	.....
150	Keystone National Bank, Philadelphia, Pa.	2291	July 30, 1875	200,000	.....	$122,730	61.4
151	Spring Garden National Bank, Philadelphia, Pa.	3468	Mar. 13, 1886	500,000	.....	122,198	24.4
152	National City Bank, Marshall, Mich..	2023	July 29, 1872	100,000	.....	162,500	162.5
153	Red Cloud National Bank, Red Cloud, Nebr.	3181	May 10, 1884	50,000	.....	23,275	46.5
154	Asbury Park National Bank, Asbury Park, N. J.	3792	Sept. 17, 1887	100,000	.....	.....	.....
155	Ninth National Bank, Dallas, Tex.....	4415	Sept. 12, 1890	300,000	.....	18,000	6.0
156	First National Bank, Red Cloud, Nebr.	2811	Nov. 8, 1882	50,000	.....	57,250	114.5
157	Central Nebraska National Bank, Broken Bow, Nebr.	3927	Sept. 28, 1888	60,000	.....	8,400	14.0
158	Florence National Bank, Florence, Ala.	4135	Oct. 3, 1889	50,000	.....	.....	.....
159	First National Bank, Palatka, Fla....	3223	July 15, 1884	50,000	.....	50,000	100.0
160	First National Bank, Kansas City, Kans.	3706	May 17, 1887	100,000	.....	25,000	25.0
161	Rio Grande National Bank, Laredo, Tex.	4146	Oct. 28, 1889	100,000	.....	.....	.....
162	First National Bank, Clearfield, Pa...	768	Jan. 30, 1865	100,000	.....	209,000	209.0
163	Farley National Bank, Montgomery, Ala. *a*	4180	Dec. 18, 1889	100,000	.....	.....	.....
164	First National Bank, Coldwater, Kans.	3703	May 9, 1887	52,000	.....	2,080	4.0
	Total	.....	.....	.....	.....	.....	.....
165	Maverick National Bank, Boston, Mass.	677	Dec. 31, 1864	400,000	$61,390	984,000	241.0
166	Corry National Bank, Corry, Pa.....	569	Nov. 12, 1864	100,000	.....	198,000	198.0
167	Cheyenne National Bank, Cheyenne, Wyo.	3416	Dec. 2, 1885	100,000	.....	26,000	26.0
168	California National Bank, San Diego, Cal.	3828	Dec. 29, 1887	150,000	.....	79,000	52.7
169	First National Bank, Wilmington, N. C.	1656	July 25, 1866	250,000	.....	290,710	116.3
170	Huron National Bank, Huron, S. Dak.	3267	Nov. 21, 1884	50,000	.....	27,750	55.5
171	First National Bank, Downs, Kans...	3569	Oct. 12, 1886	50,000	.....	17,693	35.4
172	First National Bank, Muncy, Pa.....	837	Feb. 23, 1865	100,000	.....	212,988	213.0
173	Bell County National Bank, Temple, Tex.	4404	Aug. 25, 1890	50,000	.....	2,500	5.0
174	First National Bank, Deming, N. Mex.	3160	Apr. 22, 1884	50,000	.....	56,250	112.5
175	First National Bank, Silver City, N. Mex.	3554	Sept. 17, 1886	50,000	.....	30,000	60.0
176	Lima National Bank, Lima, Ohio.....	2859	Jan. 16, 1883	100,000	.....	87,500	87.5
177	National Bank of Guthrie, Okla	4383	July 31, 1890	100,000	.....	2,500	2.5
178	Cherryvale National Bank, Cherryvale, Kans.	4288	Apr. 16, 1890	50,000	.....	3,500	7.0
179	First National Bank, Erie, Kans.....	3963	Jan. 15, 1889	50,000	.....	5,954	11.9
180	First National Bank, Rockwall, Tex..	3890	May 29, 1888	50,000	.....	15,000	30.0
181	Vincennes National Bank, Vincennes, Ind.	1454	July 17, 1865	100,000	.....	441,000	441.0
	Total	.....	.....	.....	.....	.....	.....
182	First National Bank, Del Norte, Colo.	4264	Mar. 18, 1890	50,000	.....	3,500	7.0
183	Newton National Bank, Newton, Kans.	3297	Jan. 28, 1885	65,000	.....	58,500	90.0
184	Capital National Bank, Lincoln, Nebr.	2988	June 29, 1883	100,000	.....	272,500	272.5
185	Bankers and Merchants' National Bank, Dallas, Tex.	4213	Jan. 21, 1890	500,000	.....	35,000	7.0
186	First National Bank Little Rock, Ark.	1648	Apr. 12, 1866	150,000	.....	554,250	369.5
187	Commercial National Bank, Nashville, Tenn.	3228	July 22, 1884	200,000	.....	232,500	116.25
188	Alabama National Bank, Mobile, Ala	1817	May 13, 1871	300,000	.....	255,830	85.02
189	First National Bank, Ponca, Nebr...	3627	Jan. 28, 1887	50,000	.....	21,000	18.0
190	Second National Bank, Columbia, Tenn.	2568	Oct. 3, 1884	50,000	.....	61,000	128.8
191	Columbia National Bank, Chicago, Ill	3677	Apr. 23, 1887	200,000	.....	30,000	1.5

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$50,000	$3,000	Apr. 7, 1891	H	$10,750	$10,750	$10,425	$325	149
500,000	100,000	May 9, 1891	O	41,180	41,180	38,615	2,565	150
750,000	132,500	May 21, 1891	Q	45,000	45,000	43,740	1,260	151
100,000	20,000	June 22, 1891	D	44,000	44,000	41,843	2,157	152
75,000	3,000	July 1, 1891	V	16,875	16,875	16,420	455	153
100,000	3,500	July 2, 1891	G	20,700	20,700	20,080	620	154
300,000	4,000	July 16, 1891	Q	45,000	45,000	43,000	2,000	155
75,000	9,000	....do	Q	16,275	16,275	15,820	455	156
60,000	4,600	July 21, 1891	G	13,500	13,500	13,248	252	157
60,000	500	July 23, 1891	O	12,900	12,900	12,280	620	158
150,000	23,600	Aug. 7, 1891	H	33,250	33,250	32,500	750	159
150,000	10,500	Aug. 17, 1891	G	33,750	33,750	32,580	1,170	160
100,000	.....	Oct. 3, 1891	V	22,500	22,500	21,750	750	161
100,000	46,000	Oct. 7, 1891	S	95,597	95,597	89,387	6,210	162
100,000	8,000	....do	V	.....	22,500	.....	22,500	163
52,000	790	Oct. 14, 1891	H	11,200	11,200	10,965	235	164
3,622,000	.....	.....	.....	641,352	663,852	615,960	47,892	
400,000	800,000	Nov. 2, 1891	F	78,894	78,894	67,244	11,650	165
100,000	17,000	Nov. 21, 1891	R	96,180	96,180	91,743	4,437	166
150,000	15,000	Dec. 5, 1891	O	33,750	33,750	32,600	1,150	167
500,000	100,000	Dec. 18, 1891	O	45,000	45,000	43,100	1,900	168
250,000	17,512	Dec. 21, 1891	B	52,880	52,880	49,275	3,605	169
75,000	.....	Jan. 7, 1892	U	18,000	18,000	17,580	420	170
50,000	.....	Feb. 6, 1892	V	10,750	10,750	10,475	275	171
100,000	15,958	Feb. 9, 1892	S	94,899	94,899	88,902	5,997	172
50,000	2,500	Feb. 19, 1892	B	11,250	11,250	10,800	450	173
100,000	13,500	Feb. 29, 1892	P	22,500	22,500	21,440	1,060	174
50,000	4,000	....do	P	11,250	11,250	10,780	470	175
200,000	44,000	Mar. 21, 1892	G	45,000	45,000	43,358	1,642	176
100,000	2,000	June 22, 1892	Q	21,800	21,800	21,050	750	177
50,000	1,000	July 2, 1892	O	11,250	11,250	10,860	390	178
50,000	1,500	....do	V	11,250	11,250	10,950	300	179
125,000	17,500	July 20, 1892	Q	26,720	26,720	25,870	850	180
100,000	40,000	July 22, 1892	R	31,780	31,780	26,585	5,195	181
2,450,000	.....	.....	.....	623,153	623,153	582,612	40,541	
50,000	4,800	Jan. 14, 1893	G	11,250	11,250	11,010	240	182
100,000	.....	Jan. 16, 1893	Y	48,740	48,740	47,450	1,290	183
300,000	6,000	Feb. 6, 1893	B	43,700	43,700	41,250	2,450	184
500,000	10,000	....do	O	44,000	44,000	41,830	2,170	185
500,000	100,000	....do	T	63,495	63,495	52,499	10,996	186
500,000	100,000	Apr. 6, 1893	Q	45,000	45,000	40,000	5,000	187
150,000	.....	Apr. 17, 1893	V	42,800	42,800	33,780	9,020	188
50,000	3,400	May 13, 1893	Q	11,250	11,250	10,640	610	189
100,000	18,500	May 19, 1893	T	22,500	22,500	20,480	2,020	190
1,000,000	50,000	May 22, 1893	Q	43,600	43,600	40,663	2,937	191

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
192	Elmira National Bank, Elmira, N. Y.	4165	Aug. 30, 1889	$200,000	.....	$11,000	5.5
193	National Bank of North Dakota, Fargo, N. Dak.	4256	Mar. 12, 1890	250,000	.....	52,500	21.0
194	Evanston National Bank, Evanston, Ill.	4767	June 29, 1892	100,000	.....	2,000	2.0
195	National Bank of Deposit of the City of New York.	3771	Aug. 5, 1887	300,000	.....	36,000	12.0
196	Oglethorpe National Bank, Brunswick, Ga.	3753	July 16, 1887	100,000	.....	34,500	34.5
197	First National Bank, Lakota, N. Dak.	4143	Oct. 23, 1889	50,000	.....	12,000	24.0
198	First National Bank, Cedar Falls, Iowa.	2177	Sept. 1, 1874	50,000	.....	102,600	205.2
199	First National Bank, Brady, Tex.	4198	Jan. 7, 1890	50,000	.....	15,000	30.0
200	First National Bank, Arkansas City, Kans. *a*	3360	June 30, 1885	50,000	.....	62,000	124.0
201	Citizens' National Bank, Hillsboro, Ohio.	2039	Sept. 4, 1872	100,000	.....	199,156	199.1
202	First National Bank, Brunswick, Ga.	3116	Feb. 2, 1884	55,000	.....	56,200	102.2
203	City National Bank, Brownwood, Tex. *a*	4344	June 17, 1890	75,000	.....	58,000	77.3
204	Merchants' National Bank, Tacoma, Wash.	3172	May 2, 1884	50,000	.....	110,000	220.0
205	City National Bank, Greenville, Mich.	3243	Aug. 28, 1884	50,000	.....	32,250	64.5
206	First National Bank, Whatcom, Wash.	4099	Aug. 26, 1889	50,000	.....	5,000	10.0
207	Columbia National Bank, New Whatcom, Wash.	4351	June 28, 1890	100,000	.....	4,000	4.0
208	Citizens' National Bank, Spokane, Wash. *a*	4185	Apr. 8, 1889	150,000	.....	.....	.....
209	First National Bank, Phillipsburg, Mont. *a*	4658	Dec. 5, 1891	50,000	.....	.....	.....
210	Linn County National Bank, Albany, Oreg.	4326	May 31, 1890	100,000	.....	10,000	10.0
211	Nebraska National Bank, Beatrice, Nebr.	4185	Dec. 21, 1889	100,000	.....	19,362	19.3
212	Gulf National Bank, Tampa, Fla.	4478	Dec. 2, 1890	50,000	.....	.....	.....
213	Livingston National Bank, Livingston, Mont.	4117	Sept. 11, 1889	50,000	.....	4,000	8.0
214	Chemical National Bank, Chicago, Ill.	4666	Dec. 15, 1891	1,000,000	.....	.....	.....
215	Bozeman National Bank, Bozeman, Mont. *a*	2803	Oct. 23, 1882	50,000	.....	49,500	99.0
216	Consolidated National Bank, San Diego, Cal.	3056	Sept. 22, 1883	250,000	.....	180,000	72.0
217	First National Bank, Cedartown, Ga.	4075	July 16, 1889	75,000	.....	11,250	15.0
218	Merchants' National Bank, Great Falls, Mont.	4434	Oct. 7, 1890	100,000	.....	.....	.....
219	State National Bank, Knoxville, Tenn.	4102	Aug. 28, 1889	100,000	.....	.....	.....
220	Montana National Bank, Helena, Mont. *a*	2813	Nov. 11, 1882	250,000	.....	260,000	104.0
221	Indianapolis National Bank, Indianapolis, Ind.	581	Nov. 21, 1864	300,000	.....	1,249,000	416.3
222	Northern National Bank, Big Rapids, Mich.	1832	June 5, 1871	90,000	.....	183,053	203.4
223	First National Bank, Great Falls, Mont. *a*	3525	July 1, 1886	250,000	.....	122,250	48.8
224	First National Bank, Kankakee, Ill. *a*	1793	Feb. 20, 1871	50,000	.....	140,500	280.9
225	National Bank of the Commonwealth, Manchester, N. H.	4692	Feb. 9, 1892	100,000	.....	.....	.....
226	First National Bank, Starkville, Miss.	3688	Apr. 30, 1887	50,000	.....	16,500	33.0
227	Stock-Growers' National Bank, Miles City, Mont.	3275	Dec. 20, 1884	100,000	.....	23,000	23.0
228	Texas National Bank, San Antonio, Tex.	3298	Jan. 31, 1885	100,000	.....	26,000	26.0
229	Albuquerque National Bank, Albuquerque, N. Mex.	3222	July 14, 1884	50,000	.....	69,750	133.5
230	First National Bank, Vernon, Tex.	4033	May 13, 1889	50,000	.....	39,000	78.0
231	First National Bank, Middlesboro, Ky.	4201	Jan. 8, 1890	50,000	.....	.....	.....
232	First National Bank Orlando, Fla. *a*	3469	Mar. 16, 1886	50,000	.....	27,500	45.0
233	Citizens' National Bank, Muncie, Ind. *a*	2234	Mar. 15, 1875	100,000	.....	196,992	196.9
234	First National Bank, Hot Springs, S. Dak.	4370	July 15, 1890	50,000	.....	.....	.....

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$200,000	$16,009	May 26, 1893	O	$43,000	$43,000	$40,780	$2,220	192
250,000	7,797	June 6, 1893	Q	44,250	44,250	41,500	2,750	193
100,000	245	June 7, 1893	T	22,500	22,500	21,080	1,420	194
300,000	60,000	June 9, 1893	F	45,000	45,000	43,390	1,610	195
150,000	35,000	June 12, 1893	Y	32,900	32,900	30,730	2,170	196
50,900	1,931	June 13, 1893	U	11,250	11,250	10,770	480	197
50,000	25,000	.....do	L	11,250	11,250	9,412	1,838	198
50,000	3,000	... .do	T	11,250	11,250	10,500	750	199
125,000	25,000	June 15, 1893	G	6,670	28,120	21,050	7,070	200
100,000	50,000	June 16, 1893	Q	24,550	24,550	20,505	4,045	201
200,000	50,000	June 17, 1893	V	44,000	44,000	41,390	2,610	202
150,000	6,000	June 20, 1893	F	16,730	33,750	31,690	2,060	203
250,000	75,000	June 23, 1893	Y	45,000	45,000	13,000	2,000	204
50,000	6,064	June 27, 1893	Q	11,250	11,250	10,650	600	205
50,000	3,000	.....do	Y	11,250	11,250	10,730	520	206
100,000	1,000	.....do	Y	22,500	22,500	21,770	730	207
150,000	.....	July 1, 1893	Y	.....	.....	.....	.....	208
50,600	.....	July 8, 1893	Y	3,350	11,250	3,350	7,900	209
100,000	15,000	July 10, 1893	Y	21,700	21,700	20,510	1,190	210
100,000	7,500	July 12, 1893	Y	21,880	21,880	21,365	515	211
50,000	.....	July 14, 1893	Y	11,250	11,250	10,820	430	212
50,000	10,000	July 20, 1893	Y	10,750	10,750	10,430	320	213
1,000,000	.....	July 21, 1893	T	45,000	45,000	42,890	2,110	214
50,000	10,000	July 22, 1893	Y	.....	11,250	.....	11,250	215
250,000	50,000	July 24, 1893	Y	55,300	55,300	52,330	2,970	216
75,000	8,470	July 26, 1893	V	16,370	16,370	15,210	1,160	217
100,000	.....	July 29, 1893	Y	22,500	22,500	21,905	595	218
100,000	7,000	.....do	Y	21,800	21,800	20,570	1,230	219
500,000	100,000	Aug. 2, 1893	Y	8,230	15,000	8,230	36,770	220
300,000	60,000	Aug. 3, 1893	B	57,212	57,212	45,074	12,138	221
100,000	.....	Aug. 5, 1893	W	33,250	33,250	30,225	3,025	222
250,000	95,000	.....do	Y	10,765	45,000	10,765	31,235	223
50,000	22,000	.....do	.....	.....	11,250	.....	11,250	224
200,000	5,000	Aug. 7, 1893	O	67,500	67,500	65,505	1,995	225
60,000	3,782	Aug. 9, 1893	O	13,500	13,500	12,905	595	226
75,000	10,000	.....do.....	O	17,100	17,100	15,930	1,170	227
100,000	20,000	Aug. 10, 1893	Y	22,500	22,500	20,930	1,570	228
175,000	38,000	Aug. 11, 1893	V	44,150	44,150	41,940	2,210	229
100,000	10,000	Aug. 12, 1893	V	22,500	22,500	21,895	605	230
50,000	2,000	.....do	V	11,250	11,250	10,580	670	231
150,000	.....	Aug. 14, 1893	Y	.....	.....	.....	.....	232
200,000	55,000	.....do	.....	.....	45,000	.....	45,000	233
50,000	10,000	Aug. 17, 1893	Y	11,250	11,250	11,060	190	234

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
235	First National Bank, Marion, Kans	3018	July 28, 1883	$75,000	.....	$72,682	96.9
236	Washington National Bank, Tacoma, Wash.	4018	Apr. 23, 1889	100,000	.....	44,000	44.0
237	El Paso National Bank, El Paso, Tex.	3608	Dec. 22, 1886	150,000	.....	54,000	36.0
238	Lloyd's National Bank, Jamestown, N. Dak.	4561	May 4, 1891	100,000	.....	6,000	6.0
239	National Granite State Bank, Exeter, N. H.	1147	May 15, 1865	100,000	.....	240,500	240.5
240	Chamberlain National Bank, Chamberlain, S. Dak.	4282	Apr. 8, 1890	50,000	.....	4,500	9.0
241	Port Townsend National Bank, Port Townsend, Wash.	4290	Apr. 18, 1890	100,000	.....	.....	.....
242	First National Bank, Port Angeles, Wash. *a*	4315	May 19, 1890	50,000	.....	.....	.....
243	First National Bank, Sundance, Wyo.	4343	June 16, 1890	50,000	.....	10,000	20.0
244	First National Bank, North Manchester, Ind.	2903	Mar. 17, 1883	50,000	.....	38,673	77.3
245	Commercial National Bank, Denver, Colo.	4113	Sept. 6, 1889	250,000	.....	.....	.....
246	First National Bank, Dayton, Tenn...	4362	July 10, 1890	50,000	.....	8,500	17.0
	Total	.....	.....	.....	.....	.....	.....
247	Hutchinson National Bank, Hutchinson, Kans.	3199	May 29, 1884	50,000	.....	39,738	79.5
248	First National Bank, Spokane Falls, Wash.	2805	Oct. 24, 1882	50,000	.....	190,100	380.2
249	Oregon National Bank, Portland, Oreg.	3719	June 7, 1887	100,000	.....	100,000	100.0
250	Citizens' National Bank, Grand Island, Nebr.	3101	Dec. 29, 1883	60,000	.....	35,000	58.3
251	First National Bank, Fort Payne, Ala.	4064	July 2, 1889	50,000	.....	4,000	8.0
252	Third National Bank, Detroit, Mich..	3514	June 1, 1886	200,000	.....	66,000	33.0
253	First National Bank, Watkins, N. Y..	3047	Sept. 14, 1883	50,000	.....	32,500	65.0
254	First National Bank, Llano, Tex.....	4316	May 20, 1890	50,000	.....	15,750	31.5
255	American National Bank, Springfield, Mo.	4360	July 9, 1890	200,000	.....	8,000	4.0
256	First National Bank, Sedalia, Mo.....	1627	Jan. 2, 1866	100,000	$7,340	319,000	319.0
257	National Bank of Pendleton, Oreg....	4249	Mar. 5, 1890	100,000	2,125	15,000	15.0
258	State National Bank, Wichita, Kans.	3524	June 29, 1886	52,000	.....	.....	.....
259	German National Bank, Denver, Colo.	2351	Apr. 9, 1887	100,000	5,895	555,000	555.0
260	Black Hills National Bank, Rapid City, S. Dak.	3404	Oct. 23, 1885	50,000	.....	57,500	115.0
261	First National Bank, Arlington, Oreg.	3676	Apr. 24, 1887	50,000	.....	18,000	36.0
262	Baker City National Bank, Baker City, Oreg.	4206	Jan. 11, 1890	75,000	.....	9,000	12.0
263	First National Bank, Grant, Nebr.....	4170	Dec. 4, 1889	50,000	.....	11,000	22.0
264	Wichita National Bank, Wichita, Kans.	2786	Sept. 29, 1882	50,000	.....	200,725	401.4
265	State National Bank, Vernon, Tex....	4130	Sept. 27, 1889	50,000	.....	17,065	34.1
266	National Bank of Middletown, Pa....	585	Nov. 23, 1864	100,000	17,137	231,500	231.5
267	First National Bank, Kearney, Nebr..	2806	Oct. 25, 1882	50,000	.....	95,113	190.2
	Total	.....	.....	.....	.....	.....	.....
268	Buffalo County National Bank, Kearney, Nebr.	3526	July 3, 1886	100,000	.....	43,500	43.5
269	First National Bank, Johnson City, Tenn.	3951	Dec. 24, 1888	50,000	.....	12,500	25.0
270	Citizens' National Bank, Madison, S. Dak.	3151	Apr. 10, 1884	50,000	.....	50,000	100.0
271	Citizens National Bank, Spokane Falls, Wash. *a*	4005	Apr. 8, 1889	150,000	.....	15,000	10.0
272	Tacoma National Bank, Tacoma, Wash.	2921	Apr. 13, 1883	50,000	.....	218,000	436.0
273	City National Bank, Quanah, Tex	4364	July 9, 1890	100,000	.....	16,600	16.6
274	Central National Bank, Rome, N. Y..	1376	July 1, 1865	100,000	.....	245,060	245.0
275	First National Bank, Redfield, S. Dak.	3398	Oct. 2 1885	50,000	.....	34,000	68.0
276	North Platte National Bank, North Platte, Nebr	4024	May 4, 1889	75,000	.....	21,208	72.3

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$75,000	.....	Aug. 22, 1893	Y	$21,900	$21,900	$20,740	$1,160	235
100,000	$5,600	Aug. 26, 1893	Y	43,500	43,500	41,130	2,370	236
150,000	60,000	Sept. 2, 1893	F	33,750	33,750	31,950	1,800	237
100,000	10,000	Sept. 14, 1893	O	22,500	22,500	21,190	1,310	238
50,000	10,000	Sept. 23, 1893	Y	41,137	41,137	35,437	5,700	239
50,000	1,000	Sept. 30, 1893	V	11,250	11,250	10,950	300	240
100,000	.....	Oct. 3, 1893	O	22,500	22,500	21,130	1,370	241
50,000	.....	Oct. 5, 1893	Y	15,450	15,450	13,220	2,230	242
50,000	5,000	Oct. 11, 1893	T	11,250	11,250	10,765	485	243
50,000	10,000	Oct. 16, 1893	F	27,000	27,000	26,225	775	244
250,000	40,000	Oct. 24, 1893	Y	45,000	45,000	42,680	2,320	245
50,000	5,000	Oct. 25, 1893	Y	11,250	11,250	10,815	435	246
10,935,000	.....	.....	.....	1,635,279	1,820,154	1,549,200	270,954	
100,000	10,000	Nov. 6, 1893	Y	22,500	22,500	20,250	2,250	247
250,000	21,515	Nov. 20, 1893	J	45,000	45,000	42,823	2,177	248
200,000	40,000	Dec. 12, 1893	U	45,000	45,600	43,445	1,555	249
60,000	34,200	Dec. 14, 1893	Y	13,500	13,500	12,925	575	250
50,000	1,500	Jan. 26, 1894	V	11,250	11,250	10,380	870	251
300,000	25,000	Feb. 1, 1894	U	44,280	44,280	42,695	1,585	252
50,000	4,500	Feb. 26, 1894	Z	11,250	11,250	5,425	5,825	253
75,000	.....	Feb. 28, 1894	G	16,870	16,870	15,810	1,060	254
200,000	5,000	..... do	Z	45,000	45,000	41,980	3,020	255
250,000	25,000	May 10, 1894	Z	48,341	48,341	43,078	5,263	256
100,000	13,000	June 8, 1894	Q	22,500	22,500	21,130	1,370	257
100,000	4,529	June 29, 1894	F	22,500	22,500	21,588	912	258
200,000	350,000	July 6, 1894	F	45,000	45,000	39,625	5,375	259
75,000	.....	July 13, 1894	Y	27,750	27,750	25,770	1,980	260
50,000	3,000	Aug. 2, 1894	F	11,250	11,250	10,813	437	261
75,000	13,504	..... do	L	16,870	16,870	15,590	1,280	262
50,000	4,000	Aug. 14, 1894	Y	11,250	11,250	10,948	302	263
250,000	50,000	Sept. 5, 1894	E	44,500	44,500	42,250	2,250	264
100,000	1,000	Sept. 24, 1894	V	21,640	21,640	20,895	745	265
85,000	21,000	..... do	I	66,785	66,785	59,990	6,795	266
150,000	8,664	Oct. 24, 1894	Y	33,750	33,750	31,802	1,948	267
2,770,000	.....	.....	.....	626,786	626,786	579,212	47,574	
100,000	35,000	Nov. 10, 1894	Y	22,500	22,500	20,360	2,140	268
50,000	4,000	Nov. 13, 1894	Q	11,250	11,250	10,320	930	269
50,000	16,000	Dec. 12, 1894	G	33,050	33,050	30,650	2,400	270
150,000	25,000	Dec. 13, 1894	Y	11,250	11,250	10,680	570	271
200,000	18,417	Dec. 14, 1894	E	44,360	44,360	40,750	3,610	272
100,000	12,000	Dec. 15, 1894	Z	22,050	22,050	18,950	3,100	273
100,020	20,000	Jan. 2, 1895	Z	22,545	22,545	19,285	3,260	274
50,000	10,000	Jan. 11, 1895	P	11,250	11,250	10,615	635	275
75,000	4,850	Jan. 14, 1895	Y	16,155	16,155	15,490	665	276

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
277	Needles National Bank, Needles, Cal.	4873	Mar. 6, 1893	$50,000	.....	.....	.....
278	National Broome County Bank, Binghamton, N. Y.	1513	Aug. 9, 1865	100,000	$20,000	$188,914	188.9
279	First National Bank, San Bernardino, Cal.	3527	July 3, 1886	100,000	.....	65,875	65.8
280	Dover National Bank, Dover, N. H....	1043	Apr. 22, 1865	100,000	.....	241,000	241.0
281	Browne National Bank, Spokane Falls, Wash.	4025	May 4, 1889	150,000	.....	6,000	4.0
282	First National Bank, Anacortes, Wash.	4458	Nov. 6, 1890	50,000	.....	.....	.....
283	Holdrege National Bank, Holdrege, Nebr.	3875	Apr. 26, 1888	50,000	.....	21,250	42.5
284	National Bank of Kansas City, Mo ..	3489	Apr. 13, 1886	1,000,000	15,000	655,000	65.5
285	First National Bank, Texarkana, Tex.	3065	Oct. 26, 1883	50,000	.....	100,439	200.9
286	First National Bank, Ravenna, Nebr .	4043	May 22, 1889	50,000	.....	12,500	25.0
287	City National Bank, Fort Worth, Tex.	2359	May 28, 1877	50,000	500	358,500	717.0
288	First National Bank, Dublin, Tex....	4062	July 1, 1889	50,000	.....	3,000	6.0
289	First National Bank, Ocala, Fla	3470	Mar. 16, 1886	50,000	.....	15,750	31.5
290	First National Bank, Willimantic, Conn.	2388	June 20, 1878	100,000	.....	117,500	117.5
291	First National Bank, Port Angeles, Wash. *a*	4315	May 19, 1890	50,000	.....	.....	.....
292	First National Bank, Ida Grove, Iowa, *b*	3930	Oct. 10, 1888	100,000	.....	50,088	50.1
293	First National Bank, Pella, Iowa.....	1891	Oct. 14, 1871	50,000	.....	57,500	115.0
294	Merchants' National Bank, Seattle, Wash.	2985	June 23, 1883	50,000	.....	110,250	220.5
295	Union National Bank, Denver, Colo...	4382	July 30, 1890	1,000,000	.....	190,000	19.0
296	Superior National Bank, West Superior, Wis.	4680	Jan. 13, 1892	200,000	.....	.....	.....
297	Puget Sound National Bank, Everett, Wash.	4796	Sept. 23, 1892	50,000	.....	.....	.....
298	Keystone National Bank of Superior, West Superior, Wis.	4399	Aug. 16, 1890	100,000	.....	24,500	24.5
299	First National Bank, South Bend, Wash.	4467	Nov. 15, 1890	50,000	.....	2,000	4.0
300	State National Bank, Denver, Colo. *b* .	2694	May 16, 1882	120,000	.....	150,600	125.5
301	Kearney National Bank, Kearney, Nebr.	3201	June 5, 1884	100,000	.....	95,750	95.7
302	First National Bank, Wellington, Kans.	2879	Feb. 13, 1883	50,000	.....	58,750	117.5
303	Columbia National Bank, Tacoma, Wash.	4623	Sept. 2, 1891	200,000	.....	22,000	11.0
	Total	.....	.....	.....	.....	.....	.....
304	First National Bank, Orlando, Fla. *a*...	3469	Mar. 16, 1886	50,000	.....	27,500	55.0
305	Bellingham Bay National Bank, New Whatcom, Wash.	3976	Feb. 7, 1889	60,000	.....	2,400	4.0
306	Chattahoochee National Bank, Columbus, Ga.	1630	Jan. 22, 1866	100,000	.....	279,000	279.0
307	German National Bank, Lincoln, Nebr.	3571	Oct. 16, 1886	100,000	.....	33,832	33.8
308	Fort Stanwix National Bank, Rome, N. Y.	1410	July 8, 1865	150,000	54,250	603,000	402.0
309	Farmers' National Bank, Portsmouth, Ohio.	1088	Apr. 29, 1865	250,000	.....	547,500	219.0
310	Humboldt First National Bank, Humboldt, Kans.	3807	Nov. 1, 1887	60,000	.....	15,600	26.0
311	Grand Forks National Bank, Grand Forks, N. Dak.	3301	Feb. 6, 1885	50,000	.....	61,200	122.4
312	First National Bank, Bedford City, Va.	4257	Mar. 13, 1890	50,000	.....	19,000	38.0
313	National Bank of Jefferson, Tex.....	1777	Jan. 28, 1871	100,000	.....	19,500	19.5
314	Sumner National Bank, Wellington, Kans.	3865	Apr. 10, 1888	75,000	.....	33,250	44.3
315	First National Bank, Cheney, Wash	4542	Apr. 1, 1891	50,000	.....	3,000	6.0
316	Kittitas Valley National Bank, Ellensburg, Wash.	3867	Apr. 14, 1888	50,000	.....	5,000	10.0

a Second failure.

b Restored to voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$50,000	.....	Jan. 19, 1895	Q	$10,850	$10,850	$10,040	$810	277
100,000	$20,000	Jan. 28, 1895	Z	26,223	26,223	22,406	3,817	278
100,000	57,000	Jan. 29, 1895	G	21,800	21,800	20,070	1,730	279
100,000	20,000	Feb. 7, 1895	Z	93,211	93,211	83,463	9,748	280
100,000	3,000	Feb. 8, 1895	V	21,800	21,800	20,955	845	281
50,000	1,500	Mar. 6, 1895	V	11,250	11,250	10,815	435	282
75,000	5,000	Mar. 15, 1895	U	16,875	16,875	16,275	600	283
1,000,000	.....	Mar. 18, 1895	E	45,000	45,000	40,180	4,820	284
50,000	.....	Apr. 1, 1895	N	15,600	15,600	13,830	1,770	285
50,000	4,500	Apr. 10, 1895	Y	11,250	11,250	10,795	455	286
300,000	45,000	.....do	V	44,000	44,000	41,133	2,867	287
50,000	7,450	Apr. 22, 1895	V	11,250	11,250	10,910	340	288
50,000	25,000	.... do	Q	11,250	11,250	10,555	695	289
100,000	20,000	Apr. 23, 1895	F	22,500	22,500	19,650	2,850	290
50,000	.....	Apr. 26, 1895	G	11,250	11,250	10,370	880	291
150,000	.....	June 4, 1895	E	14,020	14,020	12,250	1,770	292
50,000	1,050	June 5, 1895	R	14,218	14,218	11,997	2,221	293
200,000	25,000	June 19, 1895	V	43,150	43,150	39,060	4,090	294
500,000	65,000	Aug. 2, 1895	E	135,000	135,000	119,840	15,160	295
135,000	.....	Aug. 6, 1895	W	44,190	44,190	40,805	3,385	296
50,000	2,500	Aug. 7, 1895	Q	10,930	10,930	10,585	345	297
200,000	22,000	Aug. 15, 1895	V	43,725	43,725	39,160	4,565	298
50,000	1,000	Aug. 17, 1895	I	11,250	11,250	10,340	910	299
300,000	.....	Aug. 24, 1895	E	.....	.....	.....	.....	300
100,000	20,000	Sept. 19, 1895	Y	22,500	22,500	19,010	3,490	301
50,000	32,500	Oct. 25, 1895	V	11,250	11,250	9,620	1,630	302
350,000	12,000	Oct. 30, 1895	Q	45,000	45,000	41,370	3,630	303
5,235,020	.....	.....	.....	963,752	963,752	872,584	91,168	
85,000	1,500	Nov. 29, 1895	E	33,750	33,750	31,405	2,345	304
60,000	40,000	Dec. 5, 1895	Y	13,050	13,050	11,360	1,690	305
100,000	35,000	Dec. 7, 1895	Y	22,500	22,500	16,410	6,090	306
100,000	.....	Dec. 19, 1895	Y	21,900	21,900	20,425	1,475	307
150,000	30,000	Feb. 8, 1896	Z	135,000	135,000	120,220	14,780	308
250,000	50,000	.....do	T	45,000	45,000	32,600	12,400	309
60,000	3,487	Feb. 15, 1896	W	13,000	13,000	11,330	1,670	310
200,000	1,000	Apr. 28, 1896	G	46,150	46,150	39,180	6,970	311
50,000	20,000	May 2, 1896	U	11,250	11,250	10,360	890	312
100,000	20,000	June 24, 1896	E	22,500	22,500	14,370	8,130	313
100,000	.....	June 26, 1896	X	22,500	22,500	16,950	5,550	314
50,000	1,000	June 27, 1896	Y	11,250	11,250	10,785	465	315
50,000	....	July 18, 1896	V	11,250	11,250	10,360	890	316

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization		Capital.	Surplus.	Total dividends paid during existence as a national banking association.	
		Charter number.	Date.			Amount.	Per cent.
317	First National Bank, Hillsborough, Ohio.	787	Feb. 7, 1865	$100,000	.....	$254,312	254.3
318	American National Bank, Denver, Colo.	4159	Nov. 13, 1889	250,000	.....	90,000	36.0
319	First National Bank, Minot, N. Dak..	4009	Apr. 13, 1889	50,000	.....	17,000	34.0
320	Yates County National Bank, Penn Yan, N. Y.	2405	Dec. 30, 1878	50,000	.....	66,000	112.0
321	First National Bank, Larned, Kans...	2666	Apr. 27, 1882	50,000	.....	163,750	327.5
322	Citizens' National Bank, San Angelo, Tex.	4659	Dec. 5, 1891	100,000	.....	18,500	18.5
323	Sioux National Bank, Sioux City, Iowa	2535	June 9, 1881	100,000	.....	419,459	419.4
324	American National Bank, New Orleans, La.	3978	Feb. 14, 1889	200,000	.....	60,000	30.0
325	First National Bank, Helena, Mont...	1649	Apr. 5, 1866	100,000	.....	273,000	273.0
326	Bennett National Bank, New Whatcom, Wash.	4171	Dec. 4, 1889	50,000	.....	5,000	10.0
327	First National Bank, Springville, N.Y.	2892	Feb. 26, 1883	50,000	.....	37,500	75.0
328	First National Bank, Mount Pleasant, Mich.	3215	June 28, 1884	50,000	.....	36,000	72.0
329	First National Bank, Ithaca, Mich....	3217	July 7, 1884	50,000	.....	41,250	82.5
330	City National Bank, Tyler, Tex.....	4353	July 2, 1890	100,000	.....	20,000	20.0
	Total	.....	.....	.....	.....	.....	.....
331	First National Bank, Garnett, Kans..	2973	June 11, 1883	50,000	.....	71,500	143.0
332	First National Bank, Eddy, N. Mex..	4455	Oct. 31, 1890	50,000	.....	.....	.....
333	Second National Bank, Rockford, Ill.	482	July 13, 1864	50,000	$2,470	636,458	1272.9
334	Marine National Bank, Duluth, Minn.	4421	Sept. 23, 1890	250,000	5,000	14,000	5.6
335	First National Bank, Decorah, Iowa..	493	Aug. 6, 1864	75,000	.....	254,611	339.5
336	Missouri National Bank, Kansas City, Mo.	4494	Dec. 30, 1890	250,000	.....	75,000	30.0
337	First National Bank of East Saginaw, Saginaw, Mich.	637	Dec. 20, 1864	50,000	.....	332,500	665.0
338	First National Bank, Tyler, Tex.....	3651	Mar. 21, 1887	100,000	.....	83,000	83.0
339	First National Bank, Niagara Falls, N. Y.	4899	Apr. 18, 1893	100,000	.....	6,000	6.0
340	National Bank of Illinois, Chicago, Ill	1867	Aug. 29, 1871	500,000	.....	1,877,500	375.5
341	Big Rapids National Bank, Big Rapids, Mich.*a*	2944	May 9, 1883	100,000	.....	47,500	47.5
342	Second National Bank, Grand Forks, N. Dak.	3504	May 17, 1886	55,000	.....	33,550	61.0
343	First National Bank, Sioux City, Iowa.*b*	1757	Dec. 28, 1870	100,000	.....	161,000	161.0
344	Citizens' National Bank, Fargo, N. Dak.	3602	Dec. 14, 1886	100,000	1,000	60,000	60.0
345	Merchants' National Bank, Devils Lake, N. Dak.	3714	May 24, 1887	50,000	.....	41,750	83.5
346	First National Bank, Alma, Nebr.....	3580	Oct. 28, 1886	50,000	1,143	31,534	63.1
347	Columbia National Bank, Minneapolis, Minn.	4739	May 13, 1892	200,000	.....	24,000	12.0
348	Dakota National Bank, Sioux Falls, S. Dak.	2843	Dec. 19, 1882	50,000	.....	23,000	46.0
349	First National Bank, Newport, Ky....	2276	June 15, 1875	100,000	.....	288,000	288.0
350	German National Bank, Louisville, Ky.	2062	Nov. 5, 1872	237,700	.....	402,100	169.3
351	Mutual National Bank, New Orleans, La.	1898	Nov. 10, 1871	300,000	.....	497,500	165.8
352	Merchants' National Bank, Ocala, Fla.	3815	Nov. 21, 1887	50,000	3,000	25,500	51.0
353	Moscow National Bank, Moscow, Idaho.	4584	June 17, 1891	75,000	.....	18,000	24.0
354	First National Bank, Olympia, Wash.	3024	Aug. 11, 1883	50,000	.....	88,000	176.0
355	First National Bank, Franklin, Ohio..	738	Jan. 23, 1865	50,000	.....	259,000	518.0
356	First National Bank Griswold, Iowa	3048	Sept. 15, 1883	50,000	.....	53,500	107.0
357	National Bank of Potsdam, N. Y.....	868	Mar. 7, 1865	50,000	.....	523,670	1047.3
358	Northwestern National Bank, Great Falls, Mont.	2476	May 14, 1880	50,000	.....	177,500	355.0
359	Merchants' National Bank, Jacksonville, Fla.	1332	June 2, 1870	100,000	.....	60,000	60.0
360	Union National Bank, Minneapolis, Minn.	2795	Oct. 12, 1882	250,000	2,500	317,500	127.0
361	The Dalles National Bank, The Dalles, Oreg.	3531	July 16, 1886	50,000	.....	.....	.....

a Formerly in voluntary liquidation. *b* Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$100,000	$20,000	July 22, 1896	X	$22,150	$22,150	$13,516	$8,634	317
500,000	150,000	July 25, 1896	Y	17,420	88,800	17,420	71,380	318
50,000	33	Aug. 12, 1896	F	11,250	11,250	9,435	1,815	319
50,000	15,000	Aug. 17, 1896	V	11,700	11,700	10,305	1,395	320
50,000	.....	Aug. 26, 1896	U	11,250	11,250	9,100	2,150	321
100,000	7,000	Sept. 9, 1896	Y	22,500	22,500	18,570	3,930	322
300,000	5,000	.....do	Y	44,100	44,100	34,980	9,120	323
200,000	30,000	Sept. 10, 1896	O	44,300	44,300	34,690	9,610	324
800,000	100,000	Sept. 11, 1896	Y	45,000	45,000	33,714	11,286	325
50,000	.....	Sept. 19, 1896	V	11,259	11,250	10,400	850	326
50,000	25,000	Oct. 3, 1896	G	18,000	18,000	16,480	1,520	327
50,000	10,000	Oct. 7, 1896	X	11,250	11,250	10,365	885	328
50,000	10,000	Oct. 14, 1896	W	11,250	11,250	10,298	952	329
100,000	7,200	Oct. 17, 1896	W	22,495	22,495	19,020	3,475	330
3,805,000	.....	.....	.....	713,015	784,395	594,048	190,347	
50,000	10,000	Nov. 9, 1896	Y	11,700	11,700	9,315	2,385	331
50,000	10,000	Nov. 10, 1896	J	10,900	10,900	8,790	2,110	332
200,000	52,000	.... do	Y	49,100	49,100	34,891	14,209	333
200,000	1,000	Nov. 11, 1896	Y	45,000	45,000	36,480	8,520	334
75,000	15,000	Nov. 24, 1896	L	17,320	17,320	14,070	3,250	335
250,000	15,000	Dec. 3, 1896	Y	45,000	45,000	36,060	8,940	336
100,000	60,000	Dec. 10, 1896	H	37,422	37,422	28,623	8,799	337
200,000	40,000	Dec. 17, 1896	G	45,000	45,000	41,785	3,215	338
100,000	3,000	Dec. 18, 1896	W	21,880	21,880	20,500	1,380	339
1,000,000	1,000,000	Dec. 21, 1896	Y	52,980	52,980	41,757	11,223	340
100,000	18,000	Dec. 31, 1896	N	20,880	20,880	18,513	2,367	341
50,000	.....	Jan. 7, 1897	Y	10,870	10,870	9,160	1,710	342
100,000	40,000	.....do	.....	.....	51,430	6,430	45,000	343
100,000	35,000	.....do	V	21,950	21,950	16,910	5,040	344
50,000	.....	Jan. 11, 1897	U	22,500	22,500	18,285	4,215	345
50,000	3,297	Jan. 12, 1897	Q	11,250	11,250	9,100	2,150	346
200,000	.....	Jan. 14, 1897	V	44,010	44,010	37,580	6,430	347
50,000	50,000	Jan. 20, 1897	X	10,800	10,800	8,490	2,310	348
200,000	75,000	Jan. 21, 1897	T	45,000	45,000	34,505	10,495	349
251,500	30,000	Jan. 22, 1897	N	176,400	176,400	126,762	49,638	350
200,000	.....	Jan. 27, 1897	Y	42,800	42,800	25,843	16,957	351
100,000	.....	Feb. 3, 1897	S	22,200	22,200	19,735	2,465	352
75,000	30,000	Feb. 4, 1897	H	16,875	16,875	16,105	770	353
100,000	20,000	Feb. 17, 1897	F	21,800	21,800	17,070	4,730	354
50,000	10,000	.....do	V	22,200	22,200	17,040	5,160	355
50,000	10,000	.....do	F	11,250	11,250	10,198	1,052	356
200,000	30,000	Mar. 2, 1897	S	45,000	45,000	32,628	12,372	357
250,000	35,000	Mar. 6, 1897	Z	42,870	42,870	33,488	9,382	358
100,000	12,000	Mar. 17, 1897	I	22,100	22,100	20,050	2,050	359
500,000	.....	Mar. 20, 1897	V	43,950	43,950	35,743	8,207	360
50,000	.....	May 7, 1897	G	10,750	10,750	9,770	980	361

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
362	City National Bank, Gatesville, Tex..	4732	Apr. 23, 1892	$50,000	$500	$16,500	33.0
363	Merchants' National Bank, Helena, Mont.	2732	June 14, 1882	150,000	.....	288,500	152.3
364	First National Bank, Orleans, Nebr...	3342	May 19, 1885	50,000	.....	39,337	78.7
365	Keystone National Bank, Erie, Pa	535	Oct. 19, 1864	150,000	1,343	531,034	354.0
366	Merchants and Miners' National Bank, Phillipsburg, Mont.	4843	Feb. 1, 1893	50,000	500	10,000	20.0
367	First National Bank, Asheville, N. C..	3418	Dec. 4, 1885	100,000	.....	50,000	50.0
368	First National Bank, Benton Harbor, Mich.	4261	May 15, 1890	50,000	.....	17,500	35.0
	Total	.....	.....	.....	.....	.....	.....
369	Sault Ste. Marie National Bank, Sault Ste. Marie, Mich.	3747	July 7, 1887	50,000	.....	12,000	24.0
370	First National Bank, Pembina, N. Dak.	3438	Jan. 20, 1886	50,000	.....	53,000	106.0
371	Chestnut Street National Bank, Philadelphia, Pa.	3723	June 14, 1887	250,000	.....	150,000	60.0
372	National Bank of Paola, Kans.....	3795	Sept. 30, 1887	100,000	.....	47,500	47.5
373	First National Bank, Larimore, N. Dak.	2854	Jan. 9, 1883	50,000	.....	49,500	99.0
374	Hampshire County National Bank, Northampton, Mass. *a*	418	Apr. 6, 1864	50,000	.....	571,500	1143.0
375	State National Bank, Logansport, Ind. *b*	2596	Dec. 7, 1881	100,000	.....	190,000	190.0
	Total	.....	.....	.....	.....	.....	.....
376	First National Bank, New Lisbon, Ohio.	2203	Nov. 7, 1874	50,000	.....	77,250	154.5
377	First National Bank, Carthage, N. Y..	2442	Dec. 12, 1879	50,000	.....	93,473	186.9
378	First National Bank, Neligh, Nebr....	4110	Sept. 2, 1889	50,000	.....	20,411	40.8
379	First National Bank, Flushing, Ohio..	3177	May 6, 1884	50,000	.....	20,250	40.5
380	First National Bank, Emporia, Kans..	1915	Jan. 2, 1872	50,000	.....	194,000	388.0
381	First National Bank, Cordele, Ga	4554	Apr. 16, 1891	50,000	.....	7,500	15.0
382	Cocheeho National Bank, Dover, N. H.	1087	Apr. 29, 1865	100,000	.....	233,000	233.0
383	Citizens' National Bank, Niles, Mich.	1886	Sept. 27, 1871	50,000	.....	91,000	182.0
384	Atchison National Bank, Atchison, Kans.	2082	Feb. 8, 1873	70,000	.....	76,500	109.3
385	First National Bank, Penn Yan, N. Y.	358	Feb. 8, 1864	50,000	.....	154,054	308.1
386	First National Bank, Arkansas City, Kans. *c*	3360	June 30, 1885	50,000	.....	.....	.....
387	First National Bank, McPherson, Kans. *b*	3521	June 17, 1886	50,000	.....	50,250	100.5
	Total	.....	.....	.....	.....	.....	.....
388	Broadway National Bank, Boston, Mass.	551	Oct. 25, 1864	150,000	654	393,816	262.5
389	People's National Bank, Denver, Colo. *b*	4084	July 30, 1889	150,000	.....	132,000	88.0
390	Globe National Bank, Boston, Mass ..	936	Mar. 25, 1865	1,000,000	287,304	2,055,000	205.5
391	Merchants' National Bank, Rutland, Vt.	3311	Feb. 25, 1885	50,000	.....	79,000	158.0
392	Somerset National Banking Co., Somerset, Ky.	5468	June 29, 1900	50,000	.....	.....	.....
393	South Danvers National Bank, Peabody, Mass.	958	Mar. 31, 1865	150,000	37,041	403,500	269.0
	Total	.....	.....	.....	.....	.....	.....

a Restored to solvency.
b Formerly in voluntary liquidation.
c Formerly in voluntary liquidation; second failure.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$50,000	$1,500	May 29, 1897	V	$11,020	$11,020	$9,970	$1,050	362
350,000	70,000	June 2, 1897	Y	50,040	50,040	38,680	11,360	363
50,000	1,800	June 5, 1897	G	11,250	11,250	9,858	1,392	364
150,000	10,000	July 26, 1897	F	51,071	51,071	36,050	15,021	365
50,000	2,500	July 28, 1897	Z	11,250	11,250	8,830	2,420	366
100,000	20,000	Aug. 23, 1897	N	22,500	22,500	17,645	4,855	367
50,000	6,021	Sept. 21, 1897	K	11,250	11,250	9,480	1,770	368
5,851,500	.....	.....	.....	1,170,138	1,221,568	926,189	295,379	
100,000	.....	Dec. 10, 1897	U	22,000	22,000	15,390	6,610	369
50,000	7,985	Jan. 19, 1898	W	10,700	10,700	7,710	2,990	370
500,000	150,000	Jan. 29, 1898	T	42,890	42,890	30,210	12,680	371
50,000	2,500	Feb. 1, 1898	W	17,560	17,560	11,740	5,820	372
50,000	.....	Feb. 26, 1898	G	10,750	10,750	8,565	2,185	373
250,000	50,000	May 23, 1898	A	90,000	145,905	44,675	101,230	374
200,000	55,000	Sept. 27, 1898	E	29,110	29,110	16,680	12,430	375
1,200,000	.....	.....	.....	223,010	278,915	134,970	143,945	
50,000	1,541	Nov. 3, 1898	Z	11,250	11,250	6,080	5,170	376
100,000	5,000	Nov. 4, 1898	A	21,640	21,640	17,750	3,890	377
50,000	3,000	.....do.....	Z	10,750	10,750	8,195	2,555	378
50,000	1,000	Nov. 5, 1898	V	11,250	11,250	6,870	4,380	379
100,000	100,000	Nov. 16, 1898	N	22,500	22,500	8,831	13,669	380
50,000	6,000	Mar. 4, 1899	M	11,250	11,250	9,595	1,655	381
150,000	3,000	June 6, 1899	T	33,750	33,750	17,365	16,385	382
50,000	10,000	July 8, 1899	N	20,653	20,653	13,710	6,943	383
50,000	10,000	Sept. 5, 1899	F	45,000	45,000	20,052	24,948	384
50,000	15,000	Sept. 18, 1899	J	11,250	11,250	5,415	5,835	385
100,000	.....	Oct. 19, 1899	E	22,500	22,500	17,500	5,000	386
50,000	5,500	Oct. 28, 1899	M	16,870	16,870	13,870	3,000	387
850,000	.....	.....	.....	238,663	238,663	145,233	93,430	
200,000	175,000	Dec. 16, 1899	M	104,195	104,195	71,490	32,705	388
300,000	.....	Dec. 20, 1899	X	45,000	45,000	32,500	12,500	389
1,000,000	120,000	Dec. 21, 1899	O	863,785	863,785	562,350	301,435	390
100,000	500	Mar. 26, 1900	Z	22,500	22,500	13,050	9,450	391
50,000	.....	Aug. 17, 1900	U	.....	.....	.....	.....	392
150,000	66,000	Sept. 19, 1900	I	50,000	50,000	21,690	28,310	393
1,800,000	.....	.....	.....	1,085,480	1,085,480	701,080	384,400	

No. 81.—National Banks which have been Placed in the Hands of

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
394	American National Bank, Baltimore, Md.	4518	Feb. 10, 1891	$100,000	.....	70,000	70.0
395	First National Bank, White Pigeon, Mich.	4527	Mar. 3, 1891	50,000	.....	16,500	33.0
396	First National Bank, Niles, Mich....	1761	Jan. 3, 1871	100,000	.....	269,000	269.0
397	Farmers' National Bank, Vergennes, Vt.	2475	Apr. 29, 1880	50,000	.....	51,500	103.0
398	Le Mars National Bank, Lemars, Iowa.	2818	Nov. 13, 1882	100,000	.....	99,000	99.0
399	First National Bank, Vancouver, Wash.	3031	Aug. 15, 1883	50,000	.....	102,137	204.2
400	Pynchon National Bank, Springfield, Mass.	987	Apr. 7, 1865	150,000	$52,266	633,353	422.2
401	Seventh National Bank, New York, N. Y.*a*	998	Apr. 11, 1865	500,000	.....	626,000	125.2
402	City National Bank, Buffalo, N. Y....	5174	Jan. 26, 1899	300,000	150,000	6,000	4.0
403	First National Bank, Austin, Tex....	2118	July 17, 1873	100,000	.....	238,200	238.2
404	Eufaula National Bank, Eufaula, Ala..	2309	Nov. 30, 1875	50,000	.....	163,510	327.0
	Total	.....	.....	.....	.....	.....	.....
	Grand total	.....	.....	52,955,000	1,214,048	48,864,821	92.3

a Restored to solvency and resumed business November 12, 1901.

A Defalcation of officers.
B Defalcation of officers and fraudulent management.
C Defalcation of officers and excessive loans to others.
D Defalcation of officers and depreciation of securities.
E Depreciation of securities.
F Excessive loans to others, injudicious banking, and depreciation of securities.
G Excessive loans to officers and directors and depreciation of securities.
H Excessive loans to officers and directors and investments in real estate and mortgages.
I Excessive loans to others and depreciation of securities.
J Excessive loans to others and investments in real estate and mortgages.
K Excessive loans and failure of large debtors.
L Excessive loans to officers and directors.
M Failure of large debtors.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
$200,000	$50,000	Dec. 21, 1900	F	.....	$97,800	$40,410	$57,390	394
50,000	10,000	Dec. 27, 1900	G	$50,000	50,000	11,690	38,310	395
100,000	20,000	Mar. 9, 1901	Z	99,000	99,000	18,745	80,255	396
60,000	6,000	Apr. 13, 1901	Z	.....	20,000	8,090	11,910	397
100,000	.....	Apr. 17, 1901	Q	23,900	23,900	7,410	16,490	398
50,000	4,000	Apr. 20, 1901	R	.....	11,650	8,070	3,580	399
200,000	100,000	June 24, 1901	F	.....	111,465	18,270	93,195	400
500,000	150,000	June 27, 1901	I	.....	300,720	58,300	242,420	401
300,000	150,000	June 29, 1901	G	297,750	297,750	67,775	229,975	402
100,000	.....	Aug. 3, 1901	W	.....	100,000	2,045	97,955	403
100,000	2,500	Oct. 21, 1901	S	.....	25,000	22,642	2,358	404
1,760,000	.....	.....	.....	470,650	1,137,285	263,447	873,838	
67,237,420	.....	.....	.....	22,507,190	23,559,915	20,819,945	2,739,970	

N Fraudulent management.
O Fraudulent management, excessive loans to officers and directors, and depreciation of securities.
P Fraudulent management and depreciation of securities.
Q Fraudulent management and injudicious banking.
R Fraudulent management, defalcation of officers, and depreciation of securities.
S Fraudulent management, injudicious banking, investments in real estate and mortgages, and depreciation of securities.
T Fraudulent management, excessive loans to officers and directors, and excessive loans to others.
U Injudicious banking.
V Injudicious banking and depreciation of securities.
W Injudicious banking and failure of large debtors.
X Investments in real estate and mortgages and depreciation of securities.
Y General stringency of the money market, shrinkage in values, and imprudent methods of banking.
Z Wrecked by the cashier.

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets, Amounts Col Assets, Expenses of Receivership, Claims Proved, Dividends Paid, and

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
1	First National Bank, Attica, N. Y	Jan. 14, 1864	$50,000	Apr. 14, 1865
2	Venango National Bank, Franklin, Pa	May 20, 1865	300,000	May 1, 1866
3	Merchants' National Bank, Washington, D. C	Dec. 14, 1864	200,000	May 8, 1866
	Total		500,000	
4	First National Bank, Medina, N. Y	Feb. 3, 1864	50,000	Mar. 13, 1867
5	Tennessee National Bank, Memphis, Tenn	June 5, 1865	100,000	Mar. 21, 1867
6	First National Bank, Selma, Ala	Aug. 24, 1865	100,000	Apr. 30, 1867
7	First National Bank, New Orleans, La	Dec. 18, 1863	500,000	May 20, 1867
8	National Unadilla Bank, Unadilla, N. Y	July 17, 1865	120,000	Aug. 20, 1867
9	Farmers and Citizens' National Bank, Brooklyn, N. Y	June 5, 1865	300,000	Sept. 6, 1867
10	Croton National Bank, New York, N. Y	Sept. 9, 1865	200,000	Oct. 1, 1867
	Total		1,370,000	
11	First National Bank, Bethel, Conn	May 15, 1865	60,000	Feb. 28, 1868
12	First National Bank, Keokuk, Iowa	Sept. 9, 1863	100,000	Mar. 3, 1868
13	National Bank of Vicksburg, Miss	Feb. 14, 1865	50,000	Apr. 24, 1868
	Total		210,000	
14	First National Bank, Rockford, Ill	May 20, 1864	50,000	Mar. 15, 1869
15	First National Bank of Nevada, Austin, Nev	June 23, 1865	250,000	Oct. 14, 1869
	Total		300,000	
16	Ocean National Bank, New York, N. Y	June 6, 1865	1,000,000	Dec. 13, 1871
17	Union Square National Bank, New York, N. Y	Mar. 30, 1869	200,000	Dec. 15, 1871
18	Eighth National Bank, New York, N. Y	Apr. 6, 1864	250,000	do
19	Fourth National Bank, Philadelphia, Pa	Feb. 26, 1864	200,000	Dec. 20, 1871
20	Waverly National Bank, Waverly, N. Y	May 29, 1865	106,100	Apr. 23, 1872
21	First National Bank, Fort Smith, Ark	Feb. 6, 1866	50,000	May 2, 1872
	Total		1,806,100	
22	Scandinavian National Bank, Chicago, Ill	May 7, 1872	250,000	Dec. 12, 1872
23	Wallkill National Bank, Middletown, N. Y	July 21, 1865	175,000	Dec. 31, 1872
24	Crescent City National Bank, New Orleans, La	Feb. 15, 1872	500,000	Mar. 18, 1873
25	Atlantic National Bank, New York, N. Y	July 1, 1865	300,000	Apr. 28, 1873
26	First National Bank, Washington, D. C	July 16, 1863	500,000	Sept. 19, 1873
27	National Bank of the Commonwealth, New York, N. Y	July 1, 1865	750,000	Sept. 22, 1873
28	Merchants' National Bank, Petersburg, Va	Sept. 1, 1865	400,000	Sept. 25, 1873
29	First National Bank, Petersburg, Va	July 1, 1865	200,000	do
30	First National Bank, Mansfield, Ohio	May 24, 1864	100,000	Oct. 18, 1873
31	New Orleans National Banking Association, New Orleans, La.	May 27, 1871	600,000	Oct. 23, 1873
32	First National Bank, Carlisle, Pa	July 7, 1863	50,000	Oct. 24, 1873
	Total		3,825,000	
33	First National Bank, Anderson, Ind	July 31, 1863	50,000	Nov. 23, 1873
34	First National Bank, Topeka, Kans	Aug. 23, 1866	100,000	Dec. 16, 1873
35	First National Bank, Norfolk, Va	Feb. 23, 1864	100,000	June 3, 1874
	Total		250,000	
36	Gibson County National Bank, Princeton, Ind	Nov. 30, 1872	50,000	Nov. 28, 1874
37	First National Bank of Utah, Salt Lake City, Utah	Nov. 15, 1869	150,000	Dec. 10, 1874
38	Cook County National Bank, Chicago, Ill	July 8, 1871	500,000	Feb. 1, 1875
39	First National Bank, Tiffin, Ohio	Mar. 16, 1865	100,000	Oct. 22, 1875
40	Charlottesville National Bank, Charlottesville, Va	July 19, 1865	200,000	Oct. 28, 1875
	Total		1,000,000	
41	Miners' National Bank, Georgetown, Colo	Oct. 30, 1874	150,000	Jan. 24, 1876
42	Fourth National Bank, Chicago, Ill. *a*	Feb. 24, 1864	200,000	Feb. 1, 1876
43	First National Bank, Bedford, Iowa	Sept. 18, 1875	30,000	do
44	First National Bank, Osceola, Iowa	Jan 26, 1871	50,000	Feb. 26, 1876
45	First National Bank, Duluth, Minn	Apr. 6, 1872	100,000	Mar. 13, 1876
46	First National Bank, La Crosse, Wis	June 20, 1865	50,000	Apr. 11, 1876
47	City National Bank, Chicago, Ill	Feb. 18, 1865	250,000	May 17, 1876
48	Watkins National Bank, Watkins, N. Y	June 2, 1864	75,000	July 12, 1876
49	First National Bank, Wichita, Kans	Jan 2 1872	60,000	Sept. 21, 1876
	Total		965,000	

a Formerly in voluntary liquidation

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING LECTED FROM ALL SOURCES, LOANS PAID AND OTHER DISBURSEMENTS, LOSSES ON REMAINING ASSETS RETURNED TO STOCKHOLDERS TO OCTOBER 31, 1901.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
$50,823	$28,053	$115,538	$13,692	$208,106	$18,661	$114,236	.....	1
83,713	57,029	818,154	27,741	986,637	69,445	796,197	.....	2
.....	860,929	.....	.....	860,929	.....	686,665	.....	3
83,713	917,958	818,154	27,741	1,847,566	69,445	1,482,862	.....	
18,424	2,029	101,072	5,400	126,925	.....	93,638	.....	4
50,000	395,412	.....	26,579	471,991	.....	380,383	.....	5
116,422	96,556	78,415	57,732	349,125	6,845	179,894	.....	6
853,148	276,400	701,116	156,575	1,987,239	58,645	929,289	.....	7
36,748	69,857	86,856	19,449	212,910	.....	132,806	.....	8
1,175,656	121,683	272,757	121,017	1,691,113	55,342	400,903	.....	9
255,235	144,903	65,361	21,572	487,071	30,641	187,586	.....	10
2,505,633	1,106,840	1,305,577	408,324	5,326,374	151,473	2,304,499	.....	
39,486	4,809	83,830	12,212	140,337	1,570	70,122	.....	11
98,240	79,652	125,057	13,426	316,375	33,454	123,409	.....	12
21,584	49,959	22,569	.....	94,112	4,608	57,938	.....	13
159,310	134,420	231,456	25,638	550,824	39,632	251,469	.....	
7,000	811	.....	30,371	38,182	274	.....	.....	14
129,721	497,292	91,412	42,236	760,661	317,742	219,750	.....	15
136,721	498,103	91,412	72,607	798,843	318,016	219,750	.....	
1,867,641	.....	942,283	124,832	2,934,756	285,736	1,254,358	.....	16
364,973	.....	91,355	11,895	468,223	101,719	.....	$89,855	17
229,617	736,997	165,442	49,409	1,181,465	38,911	379,794	.....	18
653,658	.....	.....	.....	653,658	303,504	.....	.....	19
86,493	40,000	37,494	32,517	196,504	15,780	56,011	.....	20
15,800	14,174	25,000	6,537	61,511	.....	37,629	.....	21
3,218,182	791,171	1,261,574	225,190	5,496,117	745,650	1,727,792	89,855	
100,000	100,000	168,100	24,866	392,966	6,211	224,703	.....	22
127,769	50,000	25,000	25,102	227,871	30,378	22,084	.....	23
579,020	110,450	148,920	168,603	806,993	8,949	285,346	.....	24
336,833	58,852	283,550	128,337	807,572	98,460	161,013	.....	25
1,000,000	1,277,690	.....	215,724	2,493,414	280,955	765,356	.....	26
1,435,113	473,372	453,593	404,431	2,766,509	368,992	589,213	.....	27
342,260	252,250	321,722	103,609	1,019,841	103,842	616,642	.....	28
100,000	50,000	79,409	43,225	272,634	3,225	146,764	.....	29
94,483	173,378	7,954	21,095	296,910	5,735	182,231	.....	30
300,000	100,000	376,870	654,185	1,431,055	8,964	715,581	.....	31
28,077	55,386	29,267	2,574	115,304	7,068	51,291	.....	32
4,243,555	2,701,378	1,894,385	1,791,751	10,631,069	922,779	3,760,230	.....	
50,000	80,000	103,057	102,245	335,302	10,410	235,127	.....	33
25,000	85,000	78,857	14,241	203,098	26,951	118,083	.....	34
77,723	56,350	80,297	3,542	217,912	2,191	55,917	.....	35
152,723	221,350	262,211	120,028	756,312	39,552	409,127	.....	
51,296	32,011	29,055	12,816	125,178	3,595	54,332	.....	36
6,300	204,600	3,274	15,258	229,432	2,869	196,231	.....	37
619,836	1,250,163	151,439	678,349	2,699,787	452,953	1,948,095	.....	38
140,000	120,000	63,620	18,439	342,059	60,447	84,709	.....	39
169,520	105,218	257,655	30,696	563,089	24,882	58,715	.....	40
986,952	1,711,992	505,043	755,558	3,959,545	544,746	2,342,082	.....	
20,000	190,069	.....	27,287	237,356	8,761	186,254	.....	41
27,123	131,227	65,802	3,084	227,236	2,100	6,266	.....	42
29,752	26,858	9,359	9,635	75,604	3,510	49,929	.....	43
74,376	19,938	5,737	15,162	115,213	3,043	30,319	33,363	44
18,093	118,300	35,855	13,816	186,064	1,139	111,780	.....	45
35,000	25,000	65,097	44,815	169,912	4,296	85,019	.....	46
453,037	478,917	85,805	86,248	1,104,007	48,381	170,908	.....	47
86,014	44,582	9,105	21,738	161,439	3,151	18,635	53,173	48
59,226	18,387	67,531	3,681	148,825	17,409	67,345	.....	49
802,621	1,053,278	344,291	225,466	2,125,656	91,790	1,026,455	86,836	

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
50	First National Bank, Greenfield, Ohio *a*	Oct. 7, 1863	$50,000	Dec. 12, 1876
51	National Bank of Fishkill, N. Y	Apr. 1, 1865	200,000	Jan. 27, 1877
52	First National Bank, Franklin, Ind	Aug. 5, 1863	132,000	Feb. 13, 1877
53	Northumberland County National Bank, Shamokin, Pa.	Jan. 9, 1865	67,000	Mar. 12, 1877
54	First National Bank, Winchester, Ill	July 25, 1865	50,000	Mar. 16, 1877
55	National Exchange Bank, Minneapolis, Minn	Jan. 16, 1865	100,000	May 24, 1877
56	National Bank of the State of Missouri, St. Louis, Mo	Oct. 30, 1866	2,500,000	June 23, 1877
57	First National Bank, Delphi, Ind	Mar. 25, 1872	50,000	July 20, 1877
58	First National Bank, Georgetown, Colo	May 31, 1872	75,000	Aug. 18, 1877
59	Lock Haven National Bank, Lock Haven, Pa	June 14, 1865	120,000	Aug. 20, 1877
	Total		3,344,000	
60	Third National Bank, Chicago, Ill	Feb. 5, 1864	750,000	Nov. 24, 1877
61	Central National Bank, Chicago, Ill	Sept. 18, 1872	200,000	Dec. 1, 1877
62	First National Bank, Kansas City, Mo	Nov. 23, 1865	500,000	Feb. 11, 1878
63	Commercial National Bank, Kansas City, Mo	June 3, 1872	100,000	do
64	First National Bank, Ashland, Pa. *a*	Apr. 27, 1864	112,500	Feb. 28, 1878
65	First National Bank, Tarrytown, N. Y	Apr. 5, 1864	100,000	Mar. 23, 1878
66	First National Bank, Allentown, Pa. *a*	Dec. 16, 1863	250,000	Apr. 15, 1878
67	First National Bank, Waynesburg, Pa. *a*	Mar. 5, 1864	100,000	May 15, 1878
68	Washington County National Bank, Greenwich, N. Y	June 30, 1865	200,000	June 8, 1878
69	First National Bank, Dallas, Tex	July 16, 1874	50,000	do
70	People's National Bank, Helena, Mont	May 13, 1863	100,000	Sept. 13, 1878
71	First National Bank, Bozeman, Mont	Aug. 14, 1872	50,000	Sept. 14, 1878
72	Merchants' National Bank, Fort Scott, Kans. *a*	Jan. 20, 1872	50,000	Sept. 25, 1878
73	Farmers' National Bank, Platte City, Mo	May 5, 1877	50,000	Oct. 1, 1878
	Total		2,612,500	
74	First National Bank, Warrensburg, Mo	July 31, 1871	100,000	Nov. 1, 1878
75	German-American National Bank, Washington, D. C.	May 14, 1877	130,000	do
76	German National Bank, Chicago, Ill. *a*	Nov. 15, 1870	500,000	Dec. 20, 1878
77	Commercial National Bank, Saratoga Springs, N. Y	June 6, 1865	100,000	Feb. 11, 1879
78	Second National Bank, Scranton, Pa. *a*	Aug. 5, 1863	200,000	Mar. 15, 1879
79	National Bank of Poultney, Vt	May 31, 1865	100,000	Apr. 7, 1879
80	First National Bank, Monticello, Ind	Dec. 3, 1874	50,000	July 18, 1879
81	First National Bank, Butler, Pa	Mar. 11, 1864	50,000	July 23, 1879
	Total		1,230,000	
82	First National Bank, Meadville, Pa	Oct. 27, 1863	100,000	June 9, 1880
83	First National Bank, Newark, N. J	Aug. 7, 1863	300,000	June 14, 1880
84	First National Bank, Brattleboro, Vt	June 30, 1864	300,000	June 19, 1880
	Total		700,000	
85	Mechanics' National Bank, Newark, N. J	June 9, 1865	500,000	Nov. 2, 1881
86	First National Bank, Buffalo, N. Y	Feb. 5, 1864	100,000	Apr. 22, 1882
87	Pacific National Bank, Boston, Mass	Nov. 9, 1877	961,300	May 22, 1882
	Total		1,561,300	
88	First National Bank of Union Mills, Union City, Pa	Oct. 23, 1863	50,000	Mar. 24, 1883
89	Vermont National Bank, St. Albans, Vt	Oct. 11, 1865	200,000	Aug. 9, 1883
	Total		250,000	
90	First National Bank, Leadville, Colo	Mar. 19, 1879	60,000	Jan. 24, 1884
91	City National Bank, Lawrenceburg, Ind. *a*	Feb. 24, 1883	100,000	Mar. 11, 1884
92	First National Bank, St. Albans, Vt	Feb. 20, 1864	100,000	Apr. 22, 1884
93	First National Bank, Monmouth, Ill	July 7, 1882	75,000	do
94	Marine National Bank, New York, N. Y	June 3, 1865	400,000	May 13, 1884
95	Hot Springs National Bank, Hot Springs, Ark	Feb. 17, 1883	50,000	June 2, 1884
96	Richmond National Bank, Richmond, Ind	Mar. 5, 1873	250,000	July 23, 1884
97	First National Bank Livingston, Mont	July 16, 1883	50,000	Aug. 25, 1884
98	First National Bank, Albion, N. Y	Dec. 12, 1863	100,000	Aug. 26, 1884
99	First National Bank, Jamestown, N. Dak	Oct. 25, 1881	50,000	Sept. 13, 1884
100	Logan National Bank West Liberty Ohio	May 7, 1883	50,000	Oct. 18, 1884
	Total		1,285,000	

a Formerly in voluntary liquidation.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
.....	$57,675	.....	$376	$58,051	.....	$44,344	.....	50
$194,665	262,909	$51,403	49,441	558,418	$13,192	223,375	.....	51
86,492	58,188	200,909	24,217	369,806	60,311	203,792	.....	52
67,246	112,026	25,941	14,770	219,983	8,487	99,588	.....	53
67,541	66,025	79,101	14,270	226,937	6,537	117,172	.....	54
135,231	90,704	124,371	18,411	368,717	21,498	139,309	.....	55
935,999	2,818,966	633,744	433,400	4,822,109	166,831	1,771,699	$36,957	56
175,254	6,250	6,596	13,478	201,578	62,774	1,310	34,259	57
34,368	52,627	629,113	30,398	746,506	36,598	606,580	.....	58
220,481	150,650	24,990	34,350	430,471	41,324	143,664	.....	59
1,917,277	3,676,020	1,776,168	633,111	8,002,576	417,552	3,350,834	71,246	
1,330,215	631,797	330,704	556,661	2,849,377	93,222	384,008	.....	60
157,438	161,441	170,712	16,680	506,271	7,245	287,682	.....	61
1,118,118	313,726	405,000	19,847	1,856,661	1,482,725	22,559	.....	62
52,349	74,724	51,175	6,723	184,971	22,962	67,396	.....	63
107,318	41,584	19,070	8,859	176,831	16,072	.....	112,818	64
100,994	.....	153,467	20,289	274,750	164,949	.....	.....	65
19,879	132,445	185,220	2,171	339,715	20,608	268,000	.....	66
.....	15,369	42,284	1,861	60,014	714	47,239	.....	67
311,324	27,894	236,971	13,749	589,938	18,541	6,972	279,987	68
48,149	36,245	67,423	4,305	156,122	30,088	106,292	.....	69
32,559	95,251	166,151	67,942	361,903	12,492	32,372	.....	70
39,010	76,046	333	21,090	136,479	7,700	20,141	.....	71
21,225	15,543	46,588	1,892	85,248	178	65,804	.....	72
9,561	18,691	42,296	1,944	72,492	10,947	8,207	.....	73
3,348,139	1,641,256	1,917,394	743,983	7,650,772	1,888,443	1,316,672	392,805	
90,954	194,457	11,578	33,375	330,363	55,255	118,507	.....	74
256,286	139,514	37,923	61,147	494,870	165,846	202,488	.....	75
104,966	101,971	475,052	29,881	711,870	6,170	521,783	.....	76
133,169	167,503	28,969	17,085	346,726	17,475	101,810	69,659	77
264,908	101,178	104,858	47,591	518,535	36,737	203,982	72,754	78
68,078	97,257	18,384	19,560	203,279	3,353	25,729	77,592	79
23,646	6,734	4,374	15,017	49,771	8,411	64	.....	80
12,647	134,716	34,737	27,503	209,603	11,920	106,562	.....	81
954,653	943,330	715,875	251,159	2,865,017	305,167	1,280,925	220,005	
115,012	22,545	12,863	19,198	169,618	3,345	26,043	26,439	82
418,951	64,041	55,895	41,173	580,060	454,945	86,953	.....	83
51,574	.....	302,654	43,895	398,123	4,902	801	302,654	84
585,537	86,586	371,412	104,266	1,147,801	163,192	113,797	329,093	
1,114,503	185,002	78,286	232,147	1,609,938	73,925	167,629	.....	85
488,892	65,526	696,987	36,916	1,288,321	172,063	650,736	.....	86
648,710	1,416,793	1,397,334	449,324	3,912,161	209,268	2,454,138	.....	87
2,252,105	1,667,321	2,172,607	718,387	6,810,420	452,256	3,272,503	.....	
161,699	46,829	16,309	23,640	248,477	4,376	89,925	.....	88
124,114	520,917	118,618	20,617	784,266	19,171	483,834	.....	89
285,813	567,746	134,927	44,257	1,032,743	23,547	573,759	.....	
72,197	56,042	102,112	56,410	286,761	8,970	124,949	.....	90
13,993	14,500	2,554	1,599	32,646	52	16,017	.....	91
217,314	96,875	49,951	78,359	442,499	9,888	286,651	.....	92
172,940	96,543	9,688	34,112	313,283	5,320	36,622	5,828	93
3,496,495	816,916	1,568,940	871,204	6,753,555	904,725	4,577,487	.....	94
31,058	27,774	27,190	6,407	92,429	5,381	31,402	18,517	95
367,109	72,356	171,319	124,054	734,838	32,233	348,492	.....	96
33,543	15,304	22,255	941	72,043	84	48,796	.....	97
55,763	44,446	113,329	212,545	426,083	42,269	284,326	.....	98
7,519	29,826	29,352	3,312	70,009	5	49,155	.....	99
60,096	22,695	.....	56,057	138,848	11,140	75,679	.....	100
4,528,027	1,293,277	2,096,690	1,445,000	9,362,994	1,020,067	2,879,276	24,345	

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
101	Middletown National Bank, Middletown, N. Y	June 14, 1865	$200,000	Nov. 29, 1881
102	Farmers' National Bank, Bushnell, Ill	Feb. 18, 1871	50,000	Dec. 17, 1884
103	Schoharie County National Bank, Schoharie, N. Y	Aug. 9, 1865	50,000	Mar 23, 1885
104	Exchange National Bank, Norfolk, Va	May 13, 1865	300,000	Apr. 9, 1885
	Total		600,000	
105	First National Bank, Lake City, Minn	Nov. 29, 1870	50,000	Jan. 4, 1886
106	Lancaster National Bank, Clinton, Mass	Nov. 22, 1864	100,000	Jan. 20, 1886
107	First National Bank, Sioux Falls, S. Dak	Mar. 15, 1880	50,000	Mar. 11, 1886
108	First National Bank, Wahpeton, N. Dak	Feb. 2, 1882	50,000	Apr. 8, 1886
109	First National Bank, Angelica, N. Y	Nov. 3, 1864	100,000	Apr. 19, 1886
110	City National Bank, Williamsport, Pa	Mar. 17, 1874	100,000	May 4, 1885
111	Abington National Bank, Abington, Mass. *a*	July 1, 1865	150,000	Aug. 2, 1886
112	First National Bank, Blair, Nebr	July 7, 1882	50,000	Sept. 8, 1886
	Total		650,000	
113	First National Bank, Pine Bluff, Ark	Sept. 18, 1882	50,000	Nov. 20, 1886
114	Palatka National Bank, Palatka, Fla	Nov. 20, 1884	50,000	June 3, 1887
115	Fidelity National Bank, Cincinnati, Ohio	Feb. 27, 1886	1,000,000	June 27, 1887
116	Henrietta National Bank, Henrietta, Tex	Aug. 3, 1883	50,000	Aug. 17, 1887
117	National Bank of Sumter, S. C	Nov. 26, 1883	50,000	Aug. 24, 1887
118	First National Bank, Dansville, N. Y	Sept. 4, 1863	50,000	Sept. 8, 1887
119	First National Bank, Corry, Pa	Dec. 6, 1864	100,000	Oct. 11, 1887
120	Stafford National Bank, Stafford Springs, Conn	June 7, 1865	200,000	Oct. 17, 1887
	Total		1,550,000	
121	Fifth National Bank, St. Louis, Mo	Dec. 6, 1882	300,000	Nov. 15, 1887
122	Metropolitan National Bank, Cincinnati, Ohio	June 23, 1881	1,000,000	Feb. 10, 1888
123	First National Bank, Auburn, N. Y	Jan. 13, 1864	150,000	Feb. 20, 1888
124	Commercial National Bank, Dubuque, Iowa	Mar. 4, 1871	100,000	Apr. 2, 1888
125	State National Bank, Raleigh, N. C	June 2, 1868	100,000	Mar. 21, 1888
126	Second National Bank, Xenia, Ohio	Jan. 1, 1864	150,000	May 9, 1888
127	Madison National Bank, Madison, S. Dak	Nov. 29, 1886	50,000	June 23, 1888
128	Lowell National Bank, Lowell, Mich	June 14, 1865	50,000	Sept. 19, 1888
	Total		1,900,000	
129	California National Bank, San Francisco, Cal	Oct. 26, 1886	200,000	Jan. 14, 1889
130	First National Bank, Anoka, Minn	Sept. 14, 1882	50,000	Apr. 22, 1889
	Total		250,000	
131	National Bank of Shelbyville, Tenn	Oct. 29, 1874	50,000	Dec. 13, 1889
132	First National Bank, Sheffield, Ala	Jan. 14, 1887	100,000	Dec. 23, 1889
133	Third National Bank, Malone, N. Y	July 15, 1885	50,000	Dec. 30, 1889
134	First National Bank, Abilene, Kans	June 23, 1879	100,000	Jan. 21, 1890
135	Harper National Bank, Harper, Kans	Jan. 6 1886	50,000	Feb. 10, 1890
136	Gloucester City National Bank, Gloucester City, N. J	Oct. 26, 1888	50,000	June 12, 1890
137	Park National Bank, Chicago, Ill	May 11, 1886	200,000	July 11, 1890
138	State National Bank, Wellington, Kans	Oct. 1, 1886	50,000	Sept. 25, 1890
139	Kingman National Bank, Kingman, Kans	Sept. 16, 1886	100,000	Oct. 2, 1890
	Total		750,000	
140	First National Bank, Alma, Kans	Aug. 3, 1887	75,000	Nov. 21, 1890
141	First National Bank, Belleville, Kans	Aug. 28, 1885	50,000	Dec. 12, 1890
142	First National Bank, Meade Center, Kans	May 5, 1887	50,000	Dec. 24, 1890
143	American National Bank, Arkansas City, Kans	Mar. 15, 1889	300,000	Dec. 26, 1890
144	City National Bank, Hastings, Nebr	Dec. 27, 1883	100,000	Jan. 14, 1891
145	People's National Bank, Fayetteville, N. C	June 27, 1872	125,000	Jan. 20, 1891
146	Spokane National Bank, Spokane Falls, Wash	Jan. 24, 1888	100,000	Feb. 3, 1891
147	First National Bank, Ellsworth, Kans	Sept. 11, 1884	50,000	Feb. 11, 1891
148	Second National Bank, McPherson, Kans	Sept. 16, 1887	50,000	Mar. 25, 1891
149	Pratt County National Bank, Pratt, Kans	Sept. 8, 1887	50,000	Apr. 7, 1891
150	Keystone National Bank, Philadelphia, Pa	July 30, 1875	500,000	May 9, 1891
151	Spring Garden National Bank, Philadelphia, Pa	Mar. 13, 1886	750,000	May 21, 1891
152	National City Bank, Marshall, Mich	July 29, 1872	100,000	June 22, 1891
153	Red Cloud National Bank, Red Cloud, Nebr	May 10, 1881	75,000	July 1, 1891
154	Asbury Park National Bank, Asbury Park, N. J	Sept. 17, 1887	100,000	July 2, 1891
155	Ninth National Bank, Dallas, Tex	Sept. 12, 1890	300,000	July 16, 1891
156	First National Bank, Red Cloud, Nebr	Nov. 8, 1882	75,000	do
157	Central Nebraska National Bank, Broken Bow, Nebr	Sept. 28, 1888	50,000	July 21, 1891

a Restored to solvency.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.								
Estimated good.	Estimated doubtful.	Estimated worthless.	Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
$600,810	$53,692	$167,075	$131,069	$952,646	$22,189	$300,526	.....	101
13,170	3,874	62,229	11,899	91,172	3,411	350	$41,079	102
96,891	39,593	28,010	4,809	169,303	508	89,506	.....	103
1,273,711	1,441,378	938,916	273,432	3,927,437	197,262	1,380,020	.....	104
1,984,582	1,538,537	1,196,230	421,209	5,140,558	223,370	1,770,402	41,079	
57,487	91,996	7,291	57,994	214,768	584	.....	65,573	105
144,850	138,707	8,094	69,964	361,615	18,883	36,030	60,998	106
48,510	137,859	3,821	12,332	202,522	54,116	85,148	.....	107
20,505	66,965	44,909	4,138	136,517	1,168	106,872	.....	108
59,810	28,459	70,458	7,798	166,525	1,284	10,211	77,725	109
154,879	26,825	24,398	35,202	241,304	4,104	816	70,715	110
122,551	168,161	5,462	21,633	317,810	3,721	76,659	38,917	111
235,474	8,000	6,834	5,439	255,747	5,645	2,358	43,697	112
844,066	666,975	171,267	214,500	1,896,808	89,505	318,094	357,625	
50,793	85,912	1,609	16,171	154,485	127	80,035	.....	113
15,646	32,092	8,791	1,790	58,319	.....	.....	44,068	114
2,464,079	915,577	2,494,511	1,768,615	7,642,782	838,120	1,672,404	.....	115
74,171	35,999	12,995	25,695	148,861	6,594	.....	37,585	116
66,081	.....	159	17,769	84,009	883	1,057	.....	117
17,449	8,397	37,572	56,220	119,638	19,806	68,034	.....	118
156,586	20,239	66,710	29,501	273,036	8,974	124,580	.....	119
208,243	119,869	60,869	29,177	418,158	10,556	10,146	133,585	120
3,053,048	1,218,085	2,683,216	1,944,939	8,899,288	885,057	1,956,256	215,238	
580,321	929,388	61,622	95,571	1,666,902	164,276	582,026	.....	121
1,668,952	787,598	125,236	7,111	2,588,897	17,528	16,000	1,164,063	122
238,961	160,617	510,790	325,342	1,265,710	53,337	719,952	.....	123
333,506	321,872	15,112	29,221	702,711	74,172	403,278	.....	124
152,390	176,652	137,561	8,398	475,001	67,849	220,176	.....	125
181,870	214,560	78,496	69,652	544,578	13,275	39,557	161,275	126
17,136	91,153	20,025	38,052	166,366	2,001	129,091	.....	127
55,535	71,124	1,316	46,811	174,786	1,840	33,240	39,557	128
3,258,671	2,755,964	950,158	620,158	7,584,951	391,278	2,143,320	1,364,895	
400,063	61,519	216,704	95,247	773,473	21,619	130,113	113,884	129
83,776	44,698	17,225	24,059	169,758	2,196	69,535	.....	130
483,779	106,217	233,929	119,306	943,231	23,215	199,648	113,884	
1,898	98,099	44,592	6,092	150,681	.....	122,451	.....	131
153,262	117,240	72,568	9,329	352,399	3,019	232,239	.....	132
74,662	31,442	33,827	2,446	142,377	1,586	49,050	.....	133
38,896	92,995	81,897	9,209	222,997	1,733	165,667	.....	134
25,775	21,224	19,674	4,750	71,423	5,600	42,107	.....	135
6,675	12,317	56,237	8,040	83,269	690	59,835	.....	136
312,921	256,395	142,551	41,536	783,403	75,645	24,345	171,100	137
23,319	77,765	11,646	10,068	122,798	801	17,969	45,709	138
11,416	101,635	64,792	48,396	226,239	1,541	192,681	.....	139
678,824	869,112	527,784	139,866	2,155,586	90,615	906,644	217,409	
9,233	27,273	40,709	15,126	92,341	128	76,540	.....	140
10,794	50,866	22,426	4,012	88,128	274	51,149	.....	141
6,201	42,808	21,564	1,836	72,409	225	58,394	.....	142
206,303	376,977	55,732	149,196	788,208	56,738	226,998	.....	143
48,128	59,642	110,400	18,644	236,814	289	189,822	.....	144
101,878	24,882	124,504	10,516	261,780	8,760	178,089	.....	145
314,354	190,090	9,060	223,449	736,953	70,248	173,208	.....	146
102,952	46,213	43,981	6,415	199,561	2,669	113,595	.....	147
7,537	85,858	29,718	46,220	169,333	3,611	107,364	.....	148
24,983	56,756	17,166	9,049	107,954	429	57,565	.....	149
575,606	906,992	153,913	137,906	1,864,417	96,788	1,045,824	.....	150
280,592	555,430	1,485,688	614,930	2,936,640	124,700	931,295	.....	151
157,652	38,725	641	23,250	220,268	4,199	29,727	6,498	152
33,823	118,333	13,635	26,708	192,199	6,756	119,892	.....	153
24,089	32,015	56,240	23,162	135,806	339	92,652	.....	154
123,895	229,956	218,928	19,311	592,090	33,427	416,941	.....	155
34,040	11,226	82,117	8,711	166,097	12,371	103,792	.....	156
37,214	91,674	9,321	5,080	143,289	.....	107,375	.....	157

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
158	Florence National Bank, Florence, Ala	Oct. 3, 1889	$60,000	July 23, 1891
159	First National Bank, Palatka, Fla	July 15, 1884	150,000	Aug. 7, 1891
160	First National Bank, Kansas City, Kans	May 17, 1887	150,000	Aug. 17, 1891
161	Rio Grande National Bank, Laredo, Tex	Oct. 28, 1889	100,000	Oct. 3, 1891
162	First National Bank, Clearfield, Pa	Jan. 30, 1865	100,000	Oct. 7, 1891
163	Farley National Bank, Montgomery, Ala. *a*	Dec. 18, 1889	100,000	....do
164	First National Bank, Coldwater, Kans	May 9, 1887	52,000	Oct. 14, 1891
	Total		3,622,000	
165	Maverick National Bank, Boston, Mass	Dec. 31, 1864	400,000	Nov. 2, 1891
166	Corry National Bank, Corry, Pa	Nov. 12, 1864	100,000	Nov. 21, 1891
167	Cheyenne National Bank, Cheyenne, Wyo	Dec. 2, 1885	150,000	Dec. 5, 1891
168	California National Bank, San Diego, Cal	Dec. 29, 1887	500,000	Dec. 18, 1891
169	First National Bank, Wilmington, N. C	July 25, 1866	250,000	Dec. 21, 1891
170	Huron National Bank, Huron, S. Dak	Nov. 21, 1884	75,000	Jan. 7, 1892
171	First National Bank, Downs, Kans	Oct. 12, 1886	50,000	Feb. 6, 1892
172	First National Bank, Muncy, Pa	Feb. 23, 1865	100,000	Feb. 9, 1892
173	Bell County National Bank, Temple, Tex	Aug. 25, 1890	50,000	Feb. 19, 1892
174	First National Bank, Deming, N. Mex	Apr. 22, 1884	100,000	Feb. 29, 1892
175	First National Bank, Silver City, N. Mex	Sept. 17, 1886	50,000	....do
176	Lima National Bank, Lima, Ohio	Jan. 16, 1883	200,000	Mar. 21, 1892
177	National Bank of Guthrie, Okla	July 31, 1890	100,000	June 22, 1892
178	Cherryvale National Bank, Cherryvale, Kans	Apr. 16, 1890	50,000	July 2, 1892
179	First National Bank, Erie, Kans	Jan. 15, 1889	50,000	....do
180	First National Bank, Rockwall, Tex	May 29, 1888	125,000	July 20, 1892
181	Vincennes National Bank, Vincennes, Ind	July 17, 1865	100,000	July 22, 1892
	Total		2,450,000	
182	First National Bank, Del Norte, Colo	Mar. 18, 1890	50,000	Jan. 14, 1893
183	Newton National Bank, Newton, Kans	Jan. 28, 1885	100,000	Jan. 16, 1893
184	Capital National Bank, Lincoln, Nebr	June 29, 1883	300,000	Feb. 6, 1893
185	Bankers and Merchants' National Bank, Dallas, Tex	Jan. 21, 1890	500,000	....do
186	First National Bank, Little Rock, Ark	Apr. 12, 1866	500,000	....do
187	Commercial National Bank, Nashville, Tenn	July 22, 1884	500,000	Apr. 6, 1893
188	Alabama National Bank, Mobile, Ala	May 13, 1871	150,000	Apr. 17, 1893
189	First National Bank, Ponca, Nebr	Jan. 28, 1887	50,000	May 13, 1893
190	Second National Bank, Columbia, Tenn	Oct. 3, 1881	100,000	May 19, 1893
191	Columbia National Bank, Chicago, Ill	Apr. 23, 1887	1,000,000	May 22, 1893
192	Elmira National Bank, Elmira, N. Y	Aug. 30, 1889	200,000	May 26, 1893
193	National Bank of North Dakota, Fargo, N. Dak	Mar. 12, 1890	250,000	June 6, 1893
194	Evanston National Bank, Evanston, Ill	June 29, 1892	100,000	June 7, 1893
195	National Bank of Deposit, New York, N. Y	Aug. 5, 1887	300,000	June 9, 1893
196	Oglethorpe National Bank, Brunswick, Ga	July 16, 1887	150,000	June 12, 1893
197	First National Bank, Lakota, N. Dak	Oct. 23, 1889	50,000	June 13, 1893
198	First National Bank, Cedar Falls, Iowa	Sept. 1, 1874	50,000	....do
199	First National Bank, Brady, Tex	Jan. 7, 1890	50,000	....do
200	First National Bank, Arkansas City, Kans. *a*	June 30, 1885	125,000	June 15, 1893
201	Citizens' National Bank, Hillsboro, Ohio	Sept. 4, 1872	100,000	June 16, 1893
202	First National Bank, Brunswick, Ga	Feb. 2, 1884	200,000	June 17, 1893
203	City National Bank, Brownwood, Tex. *a*	June 17, 1890	150,000	June 20, 1893
204	Merchants' National Bank, Tacoma, Wash	May 2, 1884	250,000	June 23, 1893
205	City National Bank, Greenville, Mich	Aug. 28, 1884	50,000	June 27, 1893
206	First National Bank, Whatcom, Wash	Aug. 26, 1889	50,000	....do
207	Columbia National Bank, New Whatcom, Wash	June 28, 1890	100,000	....do
208	Citizens' National Bank, Spokane, Wash. *a*	Apr. 8, 1889	150,000	July 1, 1893
209	First National Bank, Phillipsburg, Mont. *a*	Dec. 5, 1891	50,000	July 8, 1893
210	Linn County National Bank, Albany, Oreg	May 31, 1890	100,000	July 10, 1893
211	Nebraska National Bank, Beatrice, Nebr	Dec. 21, 1889	100,000	July 12, 1893
212	Gulf National Bank, Tampa, Fla	Dec. 2, 1890	50,000	July 14, 1893
213	Livingston National Bank, Livingston, Mont	Sept. 11, 1889	50,000	July 20, 1893
214	Chemical National Bank, Chicago, Ill	Dec. 15, 1891	1,000,000	July 21, 1893
215	Bozeman National Bank, Bozeman, Mont. *a*	Oct. 23, 1882	50,000	July 22, 1893
216	Consolidated National Bank, San Diego, Cal	Sept. 22, 1883	250,000	July 24, 1893
217	First National Bank, Cedartown, Ga	July 16, 1889	75,000	July 26, 1893
218	Merchants' National Bank, Great Falls, Mont	Oct. 7, 1890	100,000	July 29, 1893
219	State National Bank, Knoxville, Tenn	Aug. 28, 1889	100,000	....do
220	Montana National Bank, Helena, Mont. *a*	Nov. 11, 1882	500,000	Aug. 2, 1893
221	Indianapolis National Bank, Indianapolis, Ind	Nov. 21, 1864	300,000	Aug. 3, 1893
222	Northern National Bank, Big Rapids, Mich	June 5, 1871	100,000	Aug. 5, 1893
223	First National Bank, Great Falls, Mont. *a*	July 1, 1886	250,000	....do
224	First National Bank, Kankakee, Ill. *a*	Feb. 20, 1871	50,000	....do
225	National Bank of the Commonwealth, Manchester, N. H	Feb. 9, 1892	200,000	Aug. 7, 1893
226	First National Bank, Starkville, Miss	Apr. 30, 1887	60,000	Aug. 9, 1893

a Restored to solvency.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
$27,436	$80,860	$15,460	$5,133	$128,889	$7,435	$71,035	.....	158
157,630	214,991	112,844	9,872	495,337	34,885	366,708	.....	159
86,050	87,665	118,023	25,157	316,895	11,076	206,396	.....	160
42,152	27,181	101,848	5,615	176,796	218	128,373	.....	161
74,758	51,564	142,122	97,314	365,758	8,190	143,929	.....	162
.....	.....	.....	.....	.....	.....	.....	.....	163
16,121	50,064	19,455	5,219	90,859	7,091	63,034	.....	164
2,503,421	3,578,041	3,005,495	1,492,164	10,579,121	490,846	5,059,694	$6,498	
4,170,649	4,747,445	772,597	528,108	10,218,799	1,082,794	2,216,405	.....	165
429,340	152,513	61,480	73,296	716,629	35,836	235,661	.....	166
130,365	298,762	31,617	68,139	528,883	11,819	297,742	.....	167
541,363	535,479	360,716	220,900	1,658,458	51,012	1,208,072	.....	168
140,808	369,140	181,995	45,155	737,098	20,685	392,970	.....	169
41,221	17,778	39,147	4,511	102,657	404	54,046	.....	170
17,570	60,938	39,621	7,963	126,092	127	78,228	.....	171
62,381	106,718	9,696	27,100	205,895	7,093	.....	74,869	172
68,264	65,727	2,650	17,332	153,973	26,650	82,151	.....	173
24,715	209,549	32,215	20,183	286,662	13,323	191,035	.....	174
63,241	86,124	5,048	9,730	164,143	12,638	56,770	.....	175
124,113	276,990	58,257	60,642	520,002	53,282	76,459	124,032	176
3,992	.....	.....	.....	3,992	.....	.....	.....	177
15,583	31,110	53,933	1,097	101,723	11,881	56,365	.....	178
60,369	5,111	30,953	5,886	102,319	1,429	.....	51,094	179
31,523	79,936	109,651	11,414	232,524	59,725	154,073	.....	180
106,351	109,297	149,159	32,808	397,615	7,164	221,603	.....	181
6,031,848	7,152,617	1,938,735	1,134,264	16,257,464	1,395,862	5,321,560	249,995	
68,135	83,761	26,342	3,851	182,089	2,209	119,203	.....	182
30,329	27,959	145,461	9,729	213,478	13,633	170,172	.....	183
335,352	174,852	413,862	180,122	1,104,188	13,875	71,284	.....	184
34,142	157,453	437,285	22,869	651,749	20,686	560,312	.....	185
300,549	272,803	477,405	547,546	1,598,303	20,723	742,674	.....	186
1,055,328	365,918	958,272	148,669	2,528,187	86,139	1,300,747	.....	187
50,839	131,070	34,910	7,283	224,102	4,593	117,417	.....	188
28,701	121,847	58,679	11,472	220,699	1,251	154,618	.....	189
81,751	141,872	128,851	52,470	404,944	22,427	231,822	.....	190
831,565	1,097,119	608,148	53,053	2,589,885	354,156	1,482,204	.....	191
158,187	378,953	386,867	90,825	1,014,832	152,199	251,417	.....	192
19,956	296,498	3,201	39,141	358,796	1,093	3,142	276,576	193
48,169	90,902	53,163	8,914	201,178	4,220	107,443	.....	194
958,872	263,745	.....	26,849	1,249,466	133,899	.....	266,041	195
72,758	267,992	97,917	39,968	478,635	17,935	332,394	.....	196
7,968	32,874	1,455	29,500	71,797	4,085	37,846	.....	197
63,781	101,494	39,292	11,726	216,293	10,491	117,582	.....	198
54,586	13,195	41,179	6,277	115,237	3,550	50,498	.....	199
.....	.....	.....	.....	.....	.....	.....	.....	200
221,171	80,835	252,321	62,191	616,518	50,423	336,345	.....	201
193,193	387,344	36,389	24,017	640,943	48,314	.....	328,869	202
.....	.....	.....	.....	.....	.....	.....	.....	203
371,884	569,688	90,355	69,748	1,101,675	57,063	761,090	.....	204
125,823	159,710	36,215	27,883	349,659	3,519	237,498	.....	205
38,067	65,807	19,565	12,706	136,145	6,426	104,911	.....	206
115,530	105,146	4,563	6,430	231,669	7,382	188,761	.....	207
.....	.....	.....	.....	.....	.....	.....	.....	208
.....	.....	.....	.....	.....	.....	.....	.....	209
149,100	122,381	53,766	49,369	374,616	40,419	110,625	.....	210
107,446	156,577	18,026	27,610	309,659	10,226	178,633	.....	211
118,550	16,201	16,684	6,741	158,176	21,163	32,991	.....	212
48,019	50,534	73,431	7,732	179,716	7,351	99,813	.....	213
1,245,767	804,337	603,144	257,497	2,910,745	354,354	907,546	.....	214
.....	.....	.....	.....	.....	.....	.....	.....	215
250,796	437,517	418,910	116,866	1,224,089	74,095	707,892	.....	216
85,199	60,104	15,848	4,124	165,275	5,360	72,353	.....	217
74,026	85,906	117,614	76,100	353,646	8,684	181,109	.....	218
175,816	44,380	11,323	15,774	247,293	3,580	.....	83,375	219
.....	.....	.....	.....	.....	.....	.....	.....	220
878,946	521,577	697,715	150,618	2,248,886	179,701	1,029,013	.....	221
100,987	233,958	2,378	114,040	451,363	6,555	151,925	.....	222
.....	.....	.....	.....	.....	.....	.....	.....	223
.....	.....	.....	.....	.....	.....	.....	.....	224
355,824	88,038	53,170	78,996	576,328	27,323	191,367	.....	225
31,582	36,726	40,169	2,100	110,577	8,315	73,319	.....	226

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
227	Stock Growers' National Bank, Miles City, Mont	Dec. 20, 1884	$75,000	Aug. 9, 1893
228	Texas National Bank, San Antonio, Tex	Jan. 31, 1885	100,000	Aug. 10, 1893
229	Albuquerque National Bank, Albuquerque, N. Mex	July 14, 1884	175,000	Aug. 11, 1893
230	First National Bank, Vernon, Tex	May 13, 1889	100,000	Aug. 12, 1893
231	First National Bank, Middlesboro, Ky	Jan. 8, 1890	50,000	do
232	First National Bank, Orlando, Fla. *a*	Mar. 16, 1886	150,000	Aug. 14, 1893
233	Citizens' National Bank, Muncie, Ind. *a*	Mar. 15, 1875	200,000	do
234	First National Bank, Hot Springs, S. Dak	July 15, 1890	50,000	Aug. 17, 1893
235	First National Bank, Marion, Kans	July 28, 1883	50,000	Aug. 22, 1893
236	Washington National Bank, Tacoma, Wash	Apr. 23, 1889	100,000	Aug. 26, 1893
237	El Paso National Bank, El Paso, Tex	Dec. 22, 1886	150,000	Sept. 2, 1893
238	Lloyd's National Bank, Jamestown, N. Dak	May 4, 1891	100,000	Sept. 14, 1893
239	National Granite State Bank, Exeter, N. H	May 15, 1865	50,000	Sept. 23, 1893
240	Chamberlain National Bank, Chamberlain, S. Dak	Apr. 8, 1890	50,000	Sept. 30, 1893
241	Port Townsend National Bank, Port Townsend, Wash	Apr. 18, 1890	100,000	Oct. 3, 1893
242	First National Bank, Port Angeles, Wash. *a*	May 19, 1890	50,000	Oct. 5, 1893
243	First National Bank, Sundance, Wyo	June 16, 1890	50,000	Oct. 11, 1893
244	First National Bank, North Manchester, Ind	Mar. 17, 1883	50,000	Oct. 16, 1893
245	Commercial National Bank, Denver, Colo	Sept. 6, 1889	250,000	Oct. 24, 1893
246	First National Bank, Dayton, Tenn	July 10, 1890	50,000	Oct. 25, 1893
	Total		10,910,000	
247	Hutchinson National Bank, Hutchinson, Kans	May 29, 1884	100,000	Nov. 6, 1893
248	First National Bank, Spokane, Wash	Oct. 24, 1882	250,000	Nov. 20, 1893
249	Oregon National Bank, Portland, Oreg	June 7, 1887	200,000	Dec. 12, 1893
250	Citizens' National Bank, Grand Island, Nebr	Dec. 29, 1883	60,000	Dec. 11, 1893
251	First National Bank, Fort Payne, Ala	July 2, 1889	50,000	Jan. 26, 1894
252	Third National Bank, Detroit, Mich	June 1, 1886	300,000	Feb. 1, 1894
253	First National Bank, Watkins, N. Y	Sept. 14, 1883	50,000	Feb. 26, 1894
254	First National Bank, Llano, Tex	May 20, 1890	75,000	Feb. 28, 1894
255	American National Bank, Springfield, Mo	July 9, 1890	200,000	do
256	First National Bank, Sedalia, Mo	Jan. 2, 1866	250,000	May 10, 1894
257	National Bank of Pendleton, Oreg	Mar. 8, 1890	100,000	June 8, 1894
258	State National Bank, Wichita, Kans	June 29, 1886	100,000	June 20, 1894
259	German National Bank, Denver, Colo	Apr. 9, 1877	200,000	July 6, 1894
260	Black Hills National Bank, Rapid City, S. Dak	Oct. 23, 1885	75,000	July 13, 1894
261	First National Bank, Arlington, Oreg	Apr. 21, 1887	50,000	Aug. 2, 1894
262	Baker City National Bank, Baker City, Oreg	Jan. 11, 1890	75,000	do
263	First National Bank, Grant, Nebr	Dec. 4, 1889	50,000	Aug. 14, 1894
264	Wichita National Bank, Wichita, Kans	Sept. 20, 1882	250,000	Sept. 5, 1894
265	State National Bank, Vernon, Tex	Sept. 27, 1889	100,000	Sept. 24, 1894
266	National Bank of Middletown, Pa	Nov. 23, 1864	85,000	do
267	First National Bank, Kearney, Nebr	Oct. 25, 1882	150,000	Oct. 21, 1894
	Total		2,770,000	
268	Buffalo County National Bank, Kearney, Nebr	July 3, 1886	100,000	Nov. 10, 1894
269	First National Bank, Johnson City, Tenn	Dec. 24, 1888	50,000	Nov. 13, 1894
270	Citizens' National Bank, Madison, S. Dak	Apr. 10, 1884	50,000	Dec. 12, 1894
271	Citizens' National Bank, Spokane, Wash. *b*	Apr. 8, 1889	150,000	Dec. 13, 1894
272	Tacoma National Bank, Tacoma, Wash	Apr. 13, 1883	200,000	Dec. 14, 1894
273	City National Bank, Quanah, Tex	July 9, 1890	100,000	Dec. 15, 1894
274	Central National Bank, Rome, N. Y	July 1, 1865	100,020	Jan. 2, 1895
275	First National Bank, Redfield, S. Dak	Oct. 2, 1885	50,000	Jan. 11, 1895
276	North Platte National Bank, North Platte, Nebr	May 4, 1889	75,000	Jan. 14, 1895
277	Needles National Bank, Needles, Cal	Mar. 6, 1893	50,000	Jan. 19, 1895
278	National Broome County Bank, Binghamton, N. Y	Aug. 9, 1865	100,060	Jan. 28, 1895
279	First National Bank, San Bernardino, Cal	July 3, 1886	100,000	Jan. 29, 1895
280	Dover National Bank, Dover, N. H	Apr. 22, 1865	100,000	Feb. 7, 1895
281	Browne National Bank, Spokane, Wash	May 4, 1889	100,000	Feb. 8, 1895
282	First National Bank, Anacortes, Wash	Nov. 6, 1890	50,000	Mar. 6, 1895
283	Holdrege National Bank, Holdrege, Nebr	Apr. 26, 1888	75,000	Mar. 15, 1895
284	National Bank of Kansas City, Mo	Apr. 13, 1886	1,000,000	Mar. 18, 1895
285	First National Bank, Texarkana, Tex	Oct. 26, 1883	50,000	Apr. 1, 1895
286	First National Bank, Ravenna, Nebr	May 22, 1889	50,000	Apr. 10, 1895
287	City National Bank, Fort Worth, Tex	May 28, 1877	300,000	do
288	First National Bank, Dublin, Tex	July 1, 1889	50,000	Apr. 22, 1895
289	First National Bank, Ocala, Fla	Mar. 16, 1886	50,000	do
290	First National Bank, Willimantic, Conn	June 20, 1878	100,000	Apr. 23, 1895
291	First National Bank, Port Angeles, Wash. *b*	May 19, 1890	50,000	Apr. 26, 1895
292	First National Bank, Ida Grove, Iowa *c*	Oct. 10, 1888	150,000	June 4, 1895
293	First National Bank, Pella, Iowa	Oct. 14, 1871	50,000	June 5, 1895
294	Merchants' National Bank, Seattle, Wash	June 23, 1883	200,000	June 19, 1895
295	Union National Bank, Denver, Colo	July 30, 1890	500,000	Aug. 2, 1895

a Restored to solvency. *b* Second failure. *c* Formerly in voluntary liquidation.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
$52,159	$163,047	$120,428	$26,190	$361,824	$14,480	$189,441	.....	227
78,892	118,193	22,566	6,650	226,301	10,446	60,171	.....	228
226,267	256,229	26,402	51,562	560,460	14,021	30,330	$175,335	229
48,562	178,182	6,840	19,426	253,010	7,768	153,524	.....	230
37,602	44,630	1,896	8,120	92,248	8,293	41,710	.....	231
.....	.....	.....	.....	.....	.....	.....	.....	232
.....	.....	.....	.....	.....	.....	.....	.....	233
58,500	47,012	1,814	41,267	118,593	37,567	59,644	.....	234
57,065	41,902	5,331	17,108	121,406	2,078	54,198	.....	235
55,146	105,596	57,375	380,546	598,663	3,312	531,155	.....	236
144,470	326,170	9,713	59,032	539,385	43,808	266,398	.....	237
150,477	181,527	62,275	36,507	430,486	5,048	271,937	.....	238
68,315	99,690	26,227	19,090	213,322	2,067	107,834	.....	239
38,588	33,835	5,278	12,656	90,357	3,638	49,168	.....	240
13,037	60,828	33,545	6,679	114,089	609	96,652	.....	241
.....	.....	.....	.....	.....	.....	.....	.....	242
9,697	83,387	14,593	3,237	110,914	580	90,542	.....	243
96,531	76,220	372	25,292	198,415	8,520	63,169	.....	244
172,365	234,080	336,900	239,501	982,846	30,484	663,763	.....	245
20,125	67,229	11,622	4,950	103,926	3,026	54,231	.....	246
10,216,192	10,164,830	7,217,412	3,358,647	30,957,081	1,983,162	13,999,833	1,130,196	
63,368	93,028	79,178	32,084	267,658	23,198	180,869	.....	247
71,327	489,154	1,982	69,116	631,879	7,900	350,419	.....	248
329,168	167,989	10,318	22,460	529,935	16,566	318,137	.....	249
78,618	434,190	94,194	61,902	368,904	25,787	112,883	.....	250
47,928	33,376	21,246	1,938	74,488	1,812	60,548	.....	251
80,940	281,334	180,944	61,661	604,879	.....	462,588	.....	252
82,399	58,602	51,138	10,500	202,639	15,413	106,537	.....	253
11,339	77,654	21,677	6,473	117,140	2,452	91,751	.....	254
63,247	78,569	251,712	14,088	407,616	34,165	58,627	212,295	255
182,635	89,974	374,407	118,842	765,825	63,077	434,347	.....	256
27,870	118,615	46,039	17,419	209,943	12,959	100,819	.....	257
54,090	215,971	63,167	19,578	352,806	16,552	245,139	.....	258
855,897	378,110	261,865	158,353	1,654,225	31,357	978,991	.....	259
25,488	27,611	66,450	10,378	129,927	9,909	86,518	.....	260
58,870	62,661	41,612	19,403	182,546	15,168	103,046	.....	261
61,174	43,463	61,824	23,400	189,861	16,528	94,213	.....	262
10,193	64,624	1,996	21,174	97,987	1,797	.....	69,031	263
69,771	438,441	75,471	171,575	755,228	131,496	324,187	.....	264
14,321	74,062	66,583	10,697	165,663	7,554	134,128	.....	265
41,420	217,681	26,240	20,541	305,852	8,473	42,192	.....	266
19,507	245,317	48,106	28,781	341,711	10,214	253,632	.....	267
2,219,570	3,390,690	1,846,149	900,303	8,356,712	452,107	4,536,592	281,326	
18,886	176,201	39,735	17,277	252,099	3,666	184,627	.....	268
17,562	70,589	61,803	2,299	152,253	3,429	101,837	.....	269
7,265	90,709	31,777	16,946	146,697	19,698	99,587	.....	270
63,963	170,192	212,158	49,836	496,149	42,896	202,363	.....	271
50,006	306,705	68,380	128,094	553,185	11,480	402,996	.....	272
73,172	89,269	58,162	7,200	227,803	4,393	147,547	.....	273
316,229	117,870	141,196	43,382	618,677	37,308	166,351	.....	274
39,777	101,319	23,514	30,665	195,275	8,072	58,676	.....	275
54,544	114,488	14,922	20,502	204,456	6,111	92,922	.....	276
6,217	2,540	47,268	3,042	59,067	189	6,540	.....	277
248,967	171,033	172,598	41,917	634,515	78,477	234,745	.....	278
61,279	208,054	61,242	61,923	392,498	6,943	213,907	.....	279
112,052	65,170	10,586	52,789	240,597	6,696	7,147	.....	280
39,248	122,829	20,590	16,701	199,368	2,201	14,080	.....	281
10,934	45,637	12,332	3,949	72,852	496	49,967	.....	282
11,396	80,145	49,985	1,853	143,349	4	123,319	.....	283
427,982	1,029,928	600,608	388,952	2,447,470	70,109	1,474,285	.....	284
17,836	9,154	61,216	3,105	91,311	1,809	60,219	.....	285
26,224	46,205	10,544	10,885	93,858	416	53,686	.....	286
264,546	267,362	401,422	178,812	1,442,112	100,770	409,789	.....	287
9,545	28,203	25,720	13,189	76,657	2,076	44,845	.....	288
191,775	145,036	100,207	12,956	449,974	43,082	250,676	.....	289
132,643	149,279	115,137	162,902	559,961	44,471	136,774	.....	290
1,307	37,990	18,581	15,807	73,679	2,873	60,640	.....	291
.....	.....	.....	6,007	6,007	.....	.....	.....	292
23,290	7,774	28,074	14,148	73,286	9,491	23,237	.....	293
173,689	313,874	54,131	192,380	734,074	24,594	419,974	.....	294
523,057	816,389	178,049	991,173	2,508,668	594,875	880,654	.....	295

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
296	Superior National Bank, West Superior, Wis	Jan. 13, 1892	$135,000	Aug. 6, 1895
297	Puget Sound National Bank, Everett, Wash	Sept. 23, 1892	50,000	Aug. 7, 1895
298	Keystone National Bank, West Superior, Wis	Aug. 16, 1890	200,000	Aug. 15, 1895
299	First National Bank, South Bend, Wash	Nov. 15, 1890	50,000	Aug. 17, 1895
300	State National Bank, Denver, Colo. *a b*	May 16, 1882	300,000	Aug. 24, 1895
301	Kearney National Bank, Kearney, Nebr	June 5, 1884	100,000	Sept. 19, 1895
302	First National Bank, Wellington, Kans	Feb. 13, 1883	50,000	Oct. 25, 1895
303	Columbia National Bank, Tacoma, Wash	Sept. 2, 1891	350,000	Oct. 30, 1895
	Total		5,235,020	
304	First National Bank, Orlando, Fla. *c*	Mar. 16, 1886	85,000	Nov. 29, 1895
305	Bellingham Bay National Bank, New Whatcom, Wash.	Feb. 7, 1889	60,000	Dec. 5, 1895
306	Chattahoochee National Bank, Columbus, Ga	Jan. 22, 1866	100,000	Dec. 7, 1895
307	German National Bank, Lincoln, Nebr	Oct. 16, 1886	100,000	Dec. 19, 1895
308	Fort Stanwix National Bank, Rome, N. Y	July 8, 1865	150,000	Feb. 8, 1896
309	Farmers' National Bank, Portsmouth, Ohio	Apr. 29, 1865	250,000	do
310	Humboldt First National Bank, Humboldt, Kans	Nov. 1, 1887	60,000	Feb. 15, 1896
311	Grand Forks National Bank, Grand Forks, N. Dak	Feb. 6, 1885	200,000	Apr. 28, 1896
312	First National Bank, Bedford City, Va	Mar. 13, 1890	50,000	May 2, 1896
313	National Bank of Jefferson, Tex	Jan. 28, 1871	100,000	June 24, 1896
314	Sumner National Bank, Wellington, Kans	Apr. 10, 1888	100,000	June 26, 1896
315	First National Bank, Cheney, Wash	Apr. 1, 1891	50,000	June 27, 1896
316	Kittitas Valley National Bank, Ellensburg, Wash	Apr. 14, 1888	50,000	July 18, 1896
317	First National Bank, Hillsboro, Ohio	Feb. 7, 1865	100,000	July 22, 1896
318	American National Bank, Denver, Colo. *c*	Nov. 13, 1889	500,000	July 25, 1896
319	First National Bank, Minot, N. Dak	Apr. 13, 1889	50,000	Aug. 12, 1896
320	Yates County National Bank, Penn Yan, N. Y	Dec. 30, 1878	50,000	Aug. 17, 1896
321	First National Bank, Larned, Kans	Apr. 27, 1882	50,000	Aug. 26, 1896
322	Citizens' National Bank, San Angelo, Tex	Dec. 5, 1891	100,000	Sept. 9, 1896
323	Sioux National Bank, Sioux City, Iowa	June 9, 1881	300,000	do
324	American National Bank, New Orleans, La	Feb. 14, 1889	200,000	Sept. 10, 1896
325	First National Bank, Helena, Mont	Apr. 5, 1866	800,000	Sept. 11, 1896
326	Bennett National Bank, New Whatcom, Wash	Dec. 4, 1889	50,000	Sept. 19, 1896
327	First National Bank, Springville, N. Y	Feb. 26, 1883	50,000	Oct. 3, 1896
328	First National Bank, Mount Pleasant, Mich	June 28, 1884	50,000	Oct. 7, 1896
329	First National Bank, Ithaca, Mich	July 7, 1884	50,000	Oct. 11, 1896
330	City National Bank, Tyler, Tex	July 2, 1890	100,000	Oct. 17, 1896
	Total		3,805,000	
331	First National Bank, Garnett, Kans	June 11, 1883	50,000	Nov. 9, 1896
332	First National Bank, Eddy, N. Mex	Oct. 31, 1890	50,000	Nov. 10, 1896
333	Second National Bank, Rockford, Ill	July 13, 1864	200,000	do
334	Marine National Bank, Duluth, Minn	Sept. 23, 1890	200,000	Nov. 11, 1896
335	First National Bank, Decorah, Iowa	Aug. 6, 1864	75,000	Nov. 24, 1896
336	Missouri National Bank, Kansas City, Mo	Dec. 30, 1890	250,000	Dec. 3, 1896
337	First National Bank, East Saginaw, Mich	Dec. 20, 1864	100,000	Dec. 10 1896
338	First National Bank, Tyler, Tex	Mar. 21, 1887	200,000	Dec. 17, 1896
339	First National Bank, Niagara Falls, N. Y	Apr. 18, 1893	100,000	Dec. 18, 1896
340	National Bank of Illinois, Chicago, Ill	Aug. 29, 1871	1,000,000	Dec. 21, 1896
341	Big Rapids National Bank, Big Rapids, Mich. *a*	May 9, 1883	100,000	Dec. 31, 1896
342	Second National Bank, Grand Forks, N. Dak	May 17, 1886	50,000	Jan. 7, 1897
343	First National Bank, Sioux City, Iowa *b*	Dec. 28, 1870	100,000	do
344	Citizens' National Bank, Fargo, N. Dak	Dec. 4, 1886	100,000	do
345	Merchants' National Bank, Devils Lake, N. Dak	May 21, 1887	50,000	Jan 11, 1897
346	First National Bank, Alma, Nebr	Oct. 28, 1886	50,000	Jan. 12, 1897
347	Columbia National Bank, Minneapolis, Minn	May 13, 1892	200,000	Jan. 14, 1897
348	Dakota National Bank, Sioux Falls, S. Dak	Dec. 19, 1882	50,000	Jan 20, 1897
349	First National Bank, Newport, Ky	June 13, 1875	200,000	Jan 21, 1897
350	German National Bank, Louisville, Ky	Nov. 5, 1872	251,500	Jan. 22, 1897
351	Mutual National Bank, New Orleans, La	Nov. 10, 1871	200,000	Jan. 27, 1897
352	Merchants' National Bank, Ocala, Fla	Nov. 21, 1887	100,000	Feb. 3, 1897
353	Moscow National Bank, Moscow, Idaho	June 17, 1891	75,000	Feb. 4 1897
354	First National Bank, Olympia, Wash	Aug. 11, 1883	100,000	Feb. 17, 1897
355	First National Bank, Franklin, Ohio	Jan. 23, 1865	50,000	do
356	First National Bank, Griswold, Iowa	Sept. 15, 1883	50,000	do
357	National Bank of Potsdam, N. Y	Mar. 7, 1865	200,000	Mar 2, 1897
358	Northwestern National Bank, Great Falls, Mont	May 14 1880	250,000	Mar 6 1897
359	Merchants' National Bank, Jacksonville, Fla	June 2 1890	100,000	Mar 17 1897
360	Union National Bank, Minneapolis, Minn	Oct 12, 1882	500,000	Mar 20, 1897
361	The Dalles National Bank, The Dalles, Oreg	July 16, 1886	50,000	May 7, 1897
362	City National Bank, Gatesville, Tex	Apr. 23, 1892	50,000	May 29, 1897
363	Merchants' National Bank, Helena, Mont	June 14, 1882	350,000	June 2 1897

a Formerly in voluntary liquidation. *b* Restored to solvency. *c* Second Liqu

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.								
Estimated good.	Estimated doubtful.	Estimated worthless.	Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
$59,799	$44,130	$128,975	$16,173	$249,077	$1,227	$129,594	.....	296
6,962	24,639	75,175	50,689	157,465	7,312	515	$97,653	297
150,291	61,998	225,654	36,722	474,665	34,212	332,768	.....	298
6,837	69,338	24,022	25,202	125,399	1,458	82,388	.....	299
.....	.....	.....	.....	.....	.....	.....	.....	300
35,603	194,297	35,131	28,299	293,330	17,401	206,875	.....	301
13,078	67,288	46,248	20,090	146,704	604	93,111	.....	302
7,857	231,673	322,772	48,938	611,240	26,732	507,327	.....	303
3,203,782	5,477,277	3,477,914	2,714,804	14,873,777	1,215,787	6,970,971	97,653	
74,579	100,801	49,838	28,671	253,889	72,105	126,912	.....	304
24,942	138,931	36,611	14,492	214,976	1,521	146,461	.....	305
107,360	57,812	162,137	33,964	361,573	7,944	223,827	.....	306
22,438	135,894	23,861	54,011	236,204	2,807	176,110	.....	307
320,685	140,493	494,443	47,132	1,002,753	32,560	192,676	.....	308
110,639	505,367	111,445	25,512	752,963	15,713	296,135	.....	309
17,852	62,428	36,614	15,192	132,086	2,331	79,143	.....	310
130,796	318,580	128,069	107,606	685,051	8,274	62,311	.....	311
24,516	83,920	92,812	94,040	295,288	1,605	266,536	.....	312
84,267	156,697	54,323	49,408	344,695	3,112	202,949	.....	313
15,130	55,734	84,808	21,636	177,308	1,405	98,867	.....	314
15,932	56,940	2,463	8,368	83,703	79	62,161	.....	315
9,197	47,826	48,138	32,616	137,777	915	44,436	.....	316
261,906	41,295	74,835	13,092	391,128	79,193	32,663	.....	317
.....	.....	.....	.....	.....	.....	.....	.....	318
22,594	66,618	37,632	8,281	135,125	2,040	90,803	.....	319
58,065	52,842	104,475	6,893	222,275	9,280	141,167	.....	320
36,712	56,673	12,781	60,879	167,045	10,334	1,434	114,048	321
15,982	48,428	100,613	10,900	175,923	10,178	105,728	.....	322
231,104	383,813	278,638	315,179	1,208,734	17,073	395,926	.....	323
263,997	68,900	602,408	40,720	976,025	31,881	565,214	.....	324
2,064,048	1,639,425	463,799	1,007,993	5,175,265	600,080	245,607	.....	325
26,090	90,725	24,162	26,505	167,482	4,830	67,326	.....	326
21,210	195,413	54,112	19,560	290,295	10,324	203,666	.....	327
25,450	83,203	10,567	16,095	135,315	4,536	61,043	.....	328
62,494	39,999	34,176	26,725	163,394	20,731	50,659	.....	329
48,978	163,403	63,255	14,914	290,550	3,117	63,630	.....	330
4,096,963	4,792,160	3,187,315	2,100,384	14,176,822	953,968	4,002,790	114,048	
38,719	85,796	7,624	3,783	135,922	27,694	51,458	.....	331
41,160	57,295	17,090	19,170	134,715	4,093	57,267	.....	332
168,784	208,257	246,955	100,754	724,750	17,569	328,597	.....	333
50,552	267,451	103,573	112,689	534,265	30,817	369,828	.....	334
63,259	134,526	131,758	42,168	371,711	35,682	155,862	.....	335
511,307	765,013	208,361	111,149	1,625,830	162,553	601,888	.....	336
231,479	128,063	223,650	26,145	609,337	44,279	231,393	.....	337
44,287	182,330	470,037	67,021	763,675	37,241	108,700	.....	338
95,791	135,119	40,713	19,913	291,536	14,980	156	134,602	339
7,636,207	1,490,358	1,778,553	7,660,545	21,565,663	1,340,156	4,098,176	.....	340
1,065	30,693	23,490	38,014	93,262	63	72,368	.....	341
76,049	106,004	7,370	29,138	218,561	4,680	76,167	.....	342
.....	.....	.....	.....	.....	.....	.....	.....	343
80,160	308,641	76,712	284,792	750,305	12,117	133,117	.....	344
48,522	42,074	7,296	7,327	105,219	47,201	5,605	41,940	345
1,681	71,923	67,503	1,478	142,585	157	133,388	.....	346
150,763	202,616	85,057	48,106	486,542	37,134	210,812	.....	347
12,510	157,962	98,495	46,511	345,481	22,235	160,333	.....	348
201,993	344,896	264,025	368,112	1,182,026	218,954	126,680	.....	349
233,745	306,123	92,185	19,540	651,593	51,799	181,928	.....	350
162,646	269,016	65,848	17,328	514,838	14,363	246,055	.....	351
32,877	93,336	120,875	7,107	254,195	7,758	189,441	.....	352
11,878	95,440	95,325	49,677	255,320	5,913	131,968	.....	353
77,572	127,122	18,807	56,449	279,950	8,256	125,845	.....	354
23,792	98,255	1,985	8,102	135,134	4,245	59,166	.....	355
7,576	61,514	39,474	16,766	128,330	5,395	74,267	.....	356
152,125	455,334	29,745	121,654	758,858	13,366	152,988	.....	357
122,388	329,075	217,675	361,579	1,330,717	56,441	7,050	247,012	358
153,080	139,608	53,805	11,014	357,507	5,245	154,368	.....	359
16,217	507,068	253,916	64,929	842,130	167	570,761	.....	360
51,801	141,415	21,641	28,512	249,402	9,364	22,568	.....	361
11,102	47,988	30,198	2,955	92,243	7,065	13,134	29,850	362
619,922	755,503	287,311	88,698	1,751,134	151,169	37,280	.....	363

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
364	First National Bank, Orleans, Nebr	May 19, 1885	$50,000	June 5, 1897
365	Keystone National Bank, Erie, Pa	Oct. 19, 1864	150,000	July 26, 1897
366	Merchants and Miners' National Bank, Phillipsburg, Mont.	Feb. 1, 1893	50,000	July 28, 1897
367	First National Bank, Asheville, N. C	Dec. 4, 1885	100,000	Aug. 23, 1897
368	First National Bank, Benton Harbor, Mich	Mar. 15, 1890	50,000	Sept. 21, 1897
	Total		5,851,500	
369	Sault Ste. Marie National Bank, Sault Ste. Marie, Mich.	July 7, 1887	100,000	Dec. 10, 1897
370	First National Bank, Pembina, N. Dak	Jan. 20, 1886	50,000	Jan. 19, 1898
371	Chestnut Street National Bank, Philadelphia, Pa	June 14, 1887	500,000	Jan. 29, 1898
372	National Bank of Paola, Kans	Sept. 30, 1887	50,000	Feb. 1, 1898
373	First National Bank, Larimore, N. Dak	Jan. 9, 1883	50,000	Feb. 26, 1898
374	Hampshire County National Bank, Northampton, Mass. *a*	Apr. 6, 1864	250,000	May 23, 1898
375	State National Bank, Logansport, Ind. *b*	Dec. 7, 1881	200,000	Sept. 27, 1898
	Total		1,200,000	
376	First National Bank, New Lisbon, Ohio	Mar. 7, 1874	50,000	Nov. 3, 1898
377	First National Bank, Carthage, N. Y	Dec. 12, 1879	100,000	Nov. 4, 1898
378	First National Bank, Neligh, Nebr	Sept. 2, 1889	50,000	do
379	First National Bank, Flushing, Ohio	May 6, 1884	50,000	Nov. 5, 1898
380	First National Bank, Emporia, Kans	Jan. 2, 1872	100,000	Nov. 16, 1898
381	First National Bank, Cordele, Ga	Apr. 16, 1891	50,000	Mar. 4, 1899
382	Cocheco National Bank, Dover, N. H	Apr. 29, 1865	150,000	June 6, 1899
383	Citizens' National Bank, Niles, Mich	Sept. 27, 1871	50,000	July 8, 1899
384	Atchison National Bank, Atchison, Kans	Feb. 8, 1873	50,000	Sept. 5, 1899
385	First National Bank, Penn Yan, N. Y	Feb. 8, 1864	50,000	Sept. 18, 1899
386	First National Bank, Arkansas City, Kans. *b c*	June 30, 1885	100,000	Oct. 19, 1899
387	First National Bank, McPherson, Kans. *b*	June 17, 1886	50,000	Oct. 28, 1899
	Total		850,000	
388	Broadway National Bank, Boston, Mass	Oct. 25, 1864	200,000	Dec. 16, 1899
389	People's National Bank, Denver, Colo. *b*	July 30, 1889	300,000	Dec. 20, 1899
390	Globe National Bank, Boston, Mass	Mar. 25, 1865	1,000,000	Dec. 21, 1899
391	Merchants' National Bank, Rutland, Vt	Feb. 25, 1885	100,000	Mar. 26, 1900
392	Somerset National Banking Company, Somerset, Ky	June 29, 1900	50,000	Aug. 17, 1900
393	South Danvers National Bank, Peabody, Mass	Mar. 31, 1865	150,000	Sept. 19, 1900
	Total		1,800,000	
394	American National Bank Baltimore, Md	Feb. 10, 1891	200,000	Dec. 21, 1900
395	First National Bank, White Pigeon, Mich	Mar. 3, 1891	50,000	Dec. 27, 1900
396	First National Bank, Niles, Mich	Jan. 3, 1871	100,000	Mar. 9, 1901
397	Farmers' National Bank, Vergennes, Vt	Apr. 29, 1880	60,000	Apr. 13, 1901
398	Le Mars National Bank, Le Mars, Iowa	Nov. 13, 1882	100,000	Apr. 17, 1901
399	First National Bank, Vancouver, Wash	Aug. 15, 1883	50,000	Apr. 20, 1901
400	Pynchon National Bank, Springfield, Mass	Apr. 7, 1865	200,000	June 24, 1901
401	Seventh National Bank, New York, N. Y. *d*	Apr. 11, 1865	500,000	June 27, 1901
402	City National Bank, Buffalo, N. Y	Jan. 26, 1899	300,000	June 29, 1901
403	First National Bank, Austin, Tex	July 17, 1873	100,000	Aug. 3, 1901
404	Eufaula National Bank, Eufaula, Ala	Nov. 30, 1875	100,000	Oct. 21, 1901
	Total		1,760,000	
	Grand total		67,237,420	

a Restored to solvency. *b* Formerly in voluntary liquidation. *c* Second failure.
d Restored to solvency November 12, 1901.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
$7,219	$32,549	$49,631	$1,487	$90,886	.....	.....	.....	364
116,234	426,436	107,053	32,934	682,657	$34,543	$150,870	.....	365
9,259	42,170	47,862	8,148	107,439	370	3,099	$78,499	366
21,514	52,969	259 747	8,556	342,786	376	17,903	.....	367
46,597	81,685	10,649	23,379	162,310	11,149	13,875	23,496	368
11,700,832	8,787,653	8,664,997	9,915,932	39,069,414	2,444,925	9,074,391	555,399	
35,933	69,543	26,018	38,428	169,922	.....	98,555	.....	369
84,629	50,018	20,064	16,555	171,266	5,494	12,375	.....	370
1,403,446	393,955	1,452,706	195,402	3,445,509	215,045	33,036	.....	371
19,776	22,573	25,189	3,268	70,806	2,402	.....	48,771	372
32,559	42,516	25,623	7,570	108,268	2,050	9,971	.....	373
573,819	174,241	117,300	79,519	944,879	136,857	38,235	180,589	374
2,172	47,557	51,068	27,116	127,913	.....	77	96,940	375
2,152,334	800,403	1,717,968	367,858	5,038,563	361,848	192,249	326,300	
26,885	37,925	121,667	57,128	243,605	3,943	39,082	.....	376
97,964	178,768	32,733	17,019	326,484	18,841	50,890	.....	377
65,760	32,640	75,639	14,222	188,261	7,055	90,655	.....	378
45,903	24,193	42,583	5,310	117,989	6,226	41,710	.....	379
147,541	277,427	205,487	98,556	823,011	25,229	222,418	.....	380
25,723	24,077	23,806	2,259	75,865	6,600	30,616	.....	381
111,488	86,217	43,179	20,901	261,785	5,710	73,306	.....	382
99,199	65,785	34,283	12,740	211,917	4,193	24,699	.....	383
70,202	79,521	77,465	26,673	253,861	9,034	140,795	.....	384
49,998	69,130	48,000	19,368	186,496	2,202	56,917	.....	385
.....	.....	.....	.....	.....	.....	.....	.....	386
.....	.....	.....	.....	.....	.....	.....	.....	387
740,573	875,683	704,842	374,176	2,695,274	88,733	771,088	.....	
2,018,916	534,916	48,839	730,396	3,333,067	223,705	1,743	1,062,965	388
38,695	200,266	269,723	1,063	509,747	.....	445,526	.....	389
2,818,225	3,414,438	1,172,932	996,127	8,401,722	261,199	774,756	.....	390
151,884	74,341	206,392	38,128	470,745	42,697	7,880	.....	391
75,253	81,761	271	3,346	160,631	7,670	2,000	.....	392
103,706	427,776	42,472	6,373	579,727	13,530	7,663	.....	393
5,206,079	4,733,498	1,740,629	1,775,433	13,455,639	548,801	1,239,568	1,062,965	
285,536	324,152	102,279	16,001	727,768	38,266	17	.....	394
40,724	46,135	16,064	15,889	118,812	3,227	1,111	19,412	395
220,767	94,854	45,157	24,148	384,926	26,117	5,535	.....	396
102,607	17,525	13,755	11,706	145,593	8,286	.....	.....	397
25,797	114,686	78,303	1,604	220,390	2,542	8,332	.....	398
137,247	101,198	10,928	4,177	253,550	6,406	11,505	.....	399
755,664	942,113	8,482	39,050	1,745,909	37,342	13,135	.....	100
.....	.....	.....	.....	.....	.....	.....	.....	401
3,090,031	1,129,594	140,204	374,252	4,734,081	46,730	42	.....	402
499,798	92,059	193,933	8,533	794,323	12,073	.....	.....	403
178,357	40,688	101,639	606	321,290	1,166	.....	.....	104
5,336,328	2,903,004	710,744	496,566	9,446,642	182,155	39,680	49,412	
89,922,676	78,790,825	55,989,498	35,696,667	260,399,666	19,033,202	84,929,048	7,397,777	

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
1	.....	$75,209	$1,164	$76,373	.....	$70,811	.....	$5,562
2	.....	120,995	1,245	122,240	.....	101,387	$6,463	14,390
3	.....	174,264	16,488	190,752	$275	165,769	11,281	13,427
	.....	295,259	17,733	312,992	275	267,156	17,744	27,817
4	.....	33,287	4,000	37,287	816	32,305	1,258	2,908
5	.....	91,608	.....	91,608	935	65,335	6,182	19,156
6	.....	162,386	7,500	169,886	507	132,608	12,247	24,524
7	.....	999,305	38,224	1,037,529	17,477	884,429	43,183	92,440
8	$200	79,904	2,125	82,029	7,054	58,661	6,673	9,442
9	.....	1,234,868	.....	1,234,868	18,655	1,138,870	28,677	48,666
10	.....	268,844	.....	268,844	72,399	143,307	17,134	35,983
	200	2,870,202	51,849	2,922,051	117,843	2,455,515	115,354	233,119
11	.....	68,645	28,935	97,580	208	86,737	5,315	5,320
12	.....	159,512	8,936	168,448	15,507	134,929	3,977	14,008
13	.....	31,566	.....	31,566	3,786	16,654	1,773	9,353
	.....	259,723	37,871	297,594	19,501	238,320	11,065	28,681
14	.....	37,908	.....	37,908	2,926	29,277	2,705	3,000
15	.....	223,169	.....	223,169	4,932	163,982	9,091	45,164
	.....	261,077	.....	261,077	7,858	193,259	11,796	48,164
16	.....	1,394,662	348,961	1,743,623	203,170	1,326,487	76,648	137,318
17	.....	276,649	.....	276,649	72,365	175,920	10,437	16,713
18	.....	762,760	136,172	898,932	596,665	263,065	9,436	29,766
19	.....	350,154	.....	350,154	.....	342,054	.....	8,100
20	.....	124,713	.....	124,713	2,296	77,568	3,085	8,264
21	.....	23,882	.....	23,882	.....	15,142	362	1,878
	.....	2,932,820	485,133	3,417,953	874,496	2,200,236	99,968	202,039
22	.....	162,052	10,079	172,131	1,300	143,209	6,037	21,564
23	.....	175,409	42,795	218,204	6,248	175,430	16,709	19,817
24	.....	512,698	109,707	622,405	18,964	549,427	25,376	28,638
25	.....	548,099	228,580	776,679	35,839	661,816	27,330	51,445
26	.....	1,447,103	5,200	1,452,303	16,393	1,374,339	24,211	37,128
27	.....	1,808,304	.....	1,808,304	746,153	747,428	13,637	53,287
28	.....	299,357	.....	299,357	20,315	259,487	728	18,827
29	.....	122,645	19,675	142,320	4,545	125,667	250	11,858
30	.....	108,944	11,400	120,344	.....	107,258	1,270	11,362
31	.....	706,507	303,813	1,010,320	3,630	862,263	67,569	76,858
32	.....	56,942	.....	56,942	4,350	46,634	1,267	4,691
	.....	5,948,060	731,249	6,679,309	857,737	5,052,958	184,414	335,475
33	905	88,860	.....	88,860	.....	67,491	4,718	12,751
34	.....	58,064	2,250	60,314	14,289	31,668	6,075	8,278
35	67,835	91,969	37,597	129,566	559	101,545	8,232	19,230
	68,740	238,893	39,847	278,740	14,848	200,704	19,025	40,259
36	.....	67,251	.....	67,251	296	62,646	.....	4,309
37	.....	30,332	.....	30,332	.....	19,002	1,166	10,164
38	.....	298,739	66,535	365,274	56,921	228,412	42,067	37,874
39	.....	196,903	.....	196,903	74,896	108,318	.....	13,689
40	291,357	188,135	93,619	281,754	2,309	226,308	21,495	31,642
	291,357	781,360	160,154	941,514	131,422	644,686	64,728	97,678
41	.....	12,341	106,451	148,792	445	135,797	3,946	8,604
42	196,790	22,080	11,269	33,349	.....	18,258	4,731	10,348
43	.....	22,165	1,100	23,265	.....	12,624	1,367	9,274
44	.....	48,488	.....	48,488	3,928	34,536	2,077	7,935
45	.....	73,145	42,212	115,357	3,616	88,697	8,804	10,005
46	.....	80,597	4,510	85,107	5,385	65,783	5,060	8,879
47	.....	584,718	58,826	643,544	63,475	545,593	43,802	19,880
48	.....	86,480	.....	86,480	1,579	60,617	592	13,571
49	.....	64,071	15,552	79,623	16,773	59,121	2,200	1,529
	196,790	1,023,785	239,920	1,263,705	95,201	1,021,056	42,579	90,325

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
.....	.....	$50,000	$122,089	58.00	.....	Jan. 2, 1867	1
.....	.....	300,000	434,531	23.37	.....	Feb. 2, 1885	2
.....	.....	200,000	669,513	24.70	.....	May 14, 1883	3
.....	.....	500,000	1,104,044	.....	.....	.....	
.....	.....	50,000	82,338	39.15	.....	July 28, 1870	4
.....	.....	.....	376,392	17.333	.....	Feb. 4, 1870	5
.....	.....	100,000	289,467	46.60	.....	Nov. 25, 1882	6
.....	.....	500,000	1,119,313	79.00	.....	Sept. 28, 1882	7
$199	.....	120,000	127,801	45.90	.....	Dec. 19, 1874	8
.....	.....	.....	1,191,500	96.00	.....	Nov. 18, 1874	9
21	.....	26,000	170,752	88.50	.....	Aug. 15, 1872	10
220	.....	796,000	3,357,563	.....	.....	.....	
.....	.....	39,300	68,986	100.00	64.00	Apr. 7, 1881	11
27	.....	100,000	205,256	68.33	.....	Nov. 30, 1872	12
.....	.....	.....	33,870	49.20	.....	Nov. 25, 1882	13
27	.....	139,300	308,112	.....	.....	.....	
.....	.....	.....	69,874	41.90	.....	Dec. 4, 1875	14
.....	.....	.....	170,012	92.70	.....	May 16, 1884	15
.....	.....	.....	239,886	.....	.....	.....	
.....	.....	400,000	1,282,254	100.00	16.00	Apr. 20, 1882	16
.....	$1,214	.....	157,120	100.00	.....	Nov. 16, 1874	17
.....	.....	135,000	378,722	100.00	.....	Sept. 1, 1875	18
.....	.....	.....	645,558	100.00	.....	Feb. 13, 1872	19
.....	33,500	.....	79,864	100.00	.....	Oct. 2, 1877	20
.....	6,500	.....	15,142	100.00	.....	Jan. 3, 1876	21
.....	41,214	535,000	2,558,660	.....	.....	.....	
21	.....	125,000	254,901	57.46	.....	Feb. 15, 1886	22
.....	.....	52,500	171,468	100.00	30.00	Jan. 8, 1880	23
.....	.....	350,000	657,020	84.83	.....	June 1, 1881	24
249	.....	300,000	597,885	100.00	50.00	Apr. 29, 1884	25
202	.....	300,000	1,619,965	100.00	.....	July 24, 1876	26
.....	247,799	.....	796,995	100.00	100.00	Mar. 31, 1883	27
.....	.....	400,000	992,636	34.00	.....	May 1, 1876	28
.....	.....	50,000	167,285	76.00	.....	May 15, 1876	29
454	.....	100,000	175,081	57.50	.....	Nov. 30, 1883	30
.....	.....	600,000	1,429,595	62.00	.....	Mar. 21, 1887	31
.....	.....	.....	67,292	73.50	.....	Dec. 6, 1882	32
926	247,799	2,277,500	6,930,123	.....	.....	.....	
3,900	.....	50,000	144,606	16.80	.....	.....	33
4	.....	45,000	55,372	58.30	.....	Sept. 11, 1878	34
.....	.....	100,000	176,601	57.50	.....	June 2, 1883	35
3,904	.....	195,000	376,579	.....	.....	.....	
.....	.....	.....	62,646	100.00	.....	Sept. 18, 1876	36
.....	.....	.....	93,021	24.391	.....	May 14, 1879	37
.....	.....	500,000	1,795,992	14.941	.....	Nov. 20, 1883	38
.....	.....	.....	237,821	66.00	.....	Mar. 10, 1879	39
.....	.....	200,000	376,756	62.56	.....	Apr. 5, 1886	40
.....	.....	700,000	2,566,239	.....	.....	.....	
.....	.....	150,000	177,512	76.50	.....	June 2, 1884	41
12	.....	34,000	35,804	51.00	.....	Mar. 4, 1886	42
.....	.....	50,000	56,457	22.50	.....	Mar. 28, 1883	43
.....	12	.....	34,535	100.00	.....	Feb. 28, 1878	44
50	4,185	75,000	91,804	100.00	100.00	Jan. 31, 1881	45
.....	.....	50,000	135,952	48.40	.....	July 20, 1882	46
794	.....	250,000	703,658	77.512	.....	Feb. 28, 1885	47
.....	9,488	.....	59,226	100.00	100.00	May 23, 1888	48
.....	.....	60,000	97,464	70.00	.....	July 14, 1880	49
856	13,685	669,000	1,392,406	.....	.....	.....	

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
50	.....	$13,707	$2,664	$16,371	.....	$9,456	$2,751	$4,164
51	.....	321,851	122,127	443,978	$5,000	388,856	25,040	25,082
52	.....	405,703	91,930	197,633	520	173,512	5,146	9,716
53	.....	111,908	43,232	155,140	4,797	136,474	966	12,903
54	.....	103,227	8,044	111,271	8,805	89,715	2,082	10,669
55	.....	207,910	9,540	217,450	753	202,753	1,898	12,046
56	.....	2,846,622	245,108	3,091,736	658,784	2,165,388	79,802	161,036
57	.....	103,235	.....	103,235	4,059	81,941	2,690	10,919
58	.....	103,328	.....	103,328	.....	73,890	11,987	17,251
59	.....	245,483	47,949	293,432	7,846	254,647	6,668	24,271
	.....	4,162,974	570,594	4,733,568	690,564	3,576,632	139,030	288,057
60	$691,261	1,680,886	.....	1,680,886	369,510	1,071,774	27,627	105,198
61	53,800	157,544	65,132	222,676	.....	193,941	13,104	15,601
62	.....	351,377	.....	351,377	1,791	316,828	5,444	27,314
63	.....	94,613	.....	94,613	3,048	52,514	576	1,604
64	.....	47,941	.....	47,941	.....	33,105	3,974	5,013
65	.....	109,801	16,455	126,256	.....	107,575	5,546	13,135
66	.....	51,107	54,536	105,643	1,576	79,725	11,066	13,336
67	.....	12,061	16,447	28,508	.....	21,710	2,315	4,483
68	.....	281,438	123,430	407,868	114,220	262,887	10,129	4,950
69	.....	19,742	16,500	36,242	.....	29,377	825	6,040
70	250,854	66,185	23,622	89,807	9,762	66,810	1,352	11,883
71	30,065	78,573	1,810	80,383	2,125	69,437	634	8,187
72	.....	19,266	2,880	22,146	272	16,670	1,488	3,716
73	32,519	20,819	.....	20,819	1,633	11,803	850	3,005
	1,058,499	2,994,353	320,812	3,315,165	503,937	2,334,156	84,870	222,465
74	.....	156,601	16,277	172,878	47,315	100,870	3,838	8,176
75	.....	126,536	72,576	199,112	53,898	105,763	16,327	23,110
76	.....	183,917	80,257	264,174	49,466	182,572	.....	32,136
77	.....	157,782	.....	157,782	2,021	137,428	5,385	12,119
78	.....	205,062	54,950	260,012	57,745	166,587	10,245	24,551
79	.....	96,605	.....	96,605	53	88,176	.....	7,517
80	11,877	29,419	4,677	34,096	10	20,998	1,792	11,296
81	.....	91,121	23,001	114,122	8,420	82,060	7,167	16,475
	11,877	1,047,043	251,738	1,298,781	218,928	884,454	44,754	135,380
82	.....	113,791	.....	113,791	.....	96,176	3,225	6,739
83	.....	338,162	267,311	605,473	10,037	528,305	19,338	22,690
84	.....	89,766	64,655	154,421	.....	99,847	2,973	10,832
	.....	541,719	331,966	873,685	10,037	724,328	25,536	10,261
85	.....	1,368,384	495,550	1,863,934	.....	1,790,932	46,918	26,084
86	8,250	457,272	13,450	470,722	1,910	389,222	45,449	34,141
87	.....	1,251,755	738,651	1,990,406	194,574	1,566,124	101,794	127,911
	8,250	3,077,411	1,247,651	4,325,062	196,484	3,746,278	194,161	188,139
88	4,157	150,019	8,321	158,340	.....	129,505	10,511	18,324
89	.....	281,261	423,919	405,180	247	321,870	24,279	58,784
	4,157	431,280	132,240	563,520	247	451,375	34,790	77,108
90	.....	152,842	12,010	164,852	5,099	119,390	12,054	28,309
91	.....	16,577	23,732	40,309	3,392	26,809	2,223	7,885
92	.....	145,960	12,892	158,852	25,336	96,525	12,112	24,879
93	.....	265,513	64,650	330,163	11,434	264,268	16,600	20,738
94	.....	4,271,643	272,896	4,544,539	473,936	3,774,704	111,758	183,944
95	.....	37,129	19,169	56,298	.....	39,812	4,745	11,029
96	59,334	294,779	76,936	371,715	64,035	277,684	5,168	26,828
97	.....	23,163	20,649	43,812	.....	25,006	2,553	13,865
98	.....	99,488	94,200	193,688	6,359	143,938	29,324	11,067
99	.....	20,849	.....	20,849	6,515	8,807	52	5,475
100	.....	52,029	23,503	75,532	1,893	59,057	5,012	9,440
	59,334	5,379,972	620,637	6,000,609	600,929	4,834,000	201,604	346,459
101	.....	629,931	159,087	789,018	17,243	684,428	53,425	33,922
102	.....	46,332	50,000	96,332	.....	86,263	1,825	8,244
103	.....	79,289	1,400	80,689	.....	59,464	5,010	16,245
104	40,786	2,309,369	168,520	2,477,889	182,290	2,085,826	108,571	97,961
	40,786	3,064,921	379,007	3,443,928	199,533	2,915,978	168,831	156,342

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
.....	.....	$30,000	$35,023	27.00	.....	Nov. 25, 1882	50
.....	.....	140,000	352,062	100.00	38.50	Aug. 11, 1884	51
.....	$8,739	132,000	185,760	100.00	100.00	Sept. 14, 1881	52
.....	.....	67,000	175,952	81.59	.....	Jan. 18, 1883	53
.....	.....	50,000	140,735	63.60	.....	July 23, 1881	54
.....	.....	53,000	227,355	89.179	.....	June 10, 1880	55
.....	26,720	625,000	1,935,721	100.00	100.00	Mar. 26, 1888	56
.....	3,626	.....	133,112	100.00	100.00	Oct. 15, 1881	57
$200	.....	.....	196,356	37.6483	.....	Oct. 5, 1885	58
.....	.....	72,000	254,647	100.00	.....	Mar. 3, 1882	59
200	39,085	1,169,000	3,636,723	.....	.....	.....	
7,034	99,743	.....	1,061,598	100.09	100.00	.....	60
30	.....	200,000	298,324	65.57	.....	Feb. 23, 1892	61
.....	.....	.....	392,394	100.00	.....	July 6, 1881	62
.....	36,871	.....	75,175	100.00	100.00	Mar. 9, 1882	63
.....	5,849	.....	29,201	100.00	100.00	Aug. 5, 1879	64
.....	.....	35,000	118,371	90.50	.....	June 20, 1882	65
.....	.....	125,000	90,424	88.00	.....	Mar. 9, 1885	66
.....	.....	36,000	36,109	60.00	.....	Sept. 7, 1885	67
.....	15,682	160,000	261,887	100.00	.....	July 5, 1879	68
.....	.....	50,000	77,104	38.10	.....	Mar. 24, 1885	69
.....	.....	100,000	168,048	40.7285	.....	Feb. 12, 1889	70
.....	.....	21,500	70,191	98.925	.....	....do	71
.....	.....	17,000	27,801	60.00	.....	Apr. 8, 1881	72
108	3,420	.....	32,449	100.00	100.00	Oct. 10, 1879	73
7,172	161,565	744,500	2,739,079	.....	.....	.....	
.....	12,679	50,000	156,260	100.00	100.00	Mar. 15, 1881	74
14	.....	130,000	282,370	68.70	.....	Apr. 10, 1894	75
.....	.....	121,750	197,353	100.00	42.30	Mar. 1, 1884	76
.....	829	.....	128,832	100.00	100.00	Jan. 17, 1881	77
.....	884	160,000	132,461	100.00	100.00	Apr. 24, 1886	78
.....	859	.....	81,801	100.00	100.00	Aug. 1, 1881	79
.....	.....	10,000	21,182	99.133	.....	Feb. 6, 1883	80
.....	.....	50,000	108,385	81.00	.....	Aug. 6, 1887	81
14	15,251	521,750	1,108,644	.....	.....	.....	
.....	7,651	.....	93,625	100.00	100.00	Feb. 4, 1882	82
.....	25,103	300,000	580,592	100.00	100.00	Feb. 18, 1885	83
.....	40,769	75,000	104,749	100.00	100.00	Oct. 12, 1885	84
.....	73,523	375,000	778,966	.....	.....	.....	
.....	.....	500,000	2,656,254	67.405	.....	Dec. 22, 1896	85
.....	.....	100,000	894,767	43.50	.....	Apr. 30, 1892	86
.....	.....	961,300	2,397,129	65.30	.....	June 30, 1893	87
.....	.....	1,561,300	5,948,150	.....	.....	.....	
.....	.....	50,000	186,993	70.90	.....	Apr. 15, 1893	88
.....	.....	200,000	422,772	80.25	.....	June 6, 1892	89
.....	.....	250,000	609,765	.....	.....	.....	
.....	.....	60,000	206,991	57.20	.....	Dec. 5, 1893	90
.....	.....	50,000	46,141	81.10	.....	Oct. 25, 1886	91
.....	.....	100,000	294,521	33.00	.....	May 25, 1894	92
.....	14,123	75,000	215,599	100.00	100.00	Jan. 4, 1894	93
197	.....	400,000	4,631,393	83.465	.....	Sept. 30, 1899	94
.....	712	25,000	36,526	100.00	100.00	Sept. 25, 1889	95
.....	.....	250,000	365,931	75.25	.....	Sept. 30, 1890	96
.....	2,388	32,500	26,322	95.00	.....	Dec. 31, 1900	97
.....	.....	100,000	409,997	35.00	.....	Apr. 19, 1893	98
.....	.....	.....	8,131	100.00	100.00	Oct. 29, 1885	99
130	.....	50,000	84,978	69.50	.....	Jan. 22, 1890	100
327	17,223	1,142,500	6,356,830	.....	.....	.....	
.....	.....	200,000	651,274	100.00	23.95	May 29, 1893	101
.....	.....	50,000	86,258	100.00	100.00	Feb. 10, 1888	102
3	.....	50,000	140,333	42.37	.....	Sept. 30, 1890	103
3,241	.....	300,000	2,897,197	72.00	.....	June 23, 1894	104
3,244	.....	600,000	3,775,062	.....	.....	.....	

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
105	.....	$148,611	.....	$148,611	$231	$134,024	$192	$2,314
106	.....	245,704	$58,304	304,008	82,472	188,482	2,855	22,713
107	.....	63,258	15,730	78,988	16,764	36,929	8,407	16,770
108	.....	28,477	36,700	65,177	625	52,402	1,840	10,299
109	.....	77,305	.....	77,305	.....	66,394	1,155	6,607
110	.....	165,669	.....	165,669	16,177	135,574	1,425	7,321
111	.....	198,513	.....	198,513	.....	117,878	198	5,208
112	.....	204,047	.....	204,047	106,424	82,946	324	4,279
	.....	1,131,584	110,734	1,242,318	222,693	811,629	16,396	75,511
113	.....	74,323	1,180	75,503	.....	61,379	1,500	12,624
114	.....	14,251	.....	14,251	82	9,492	.....	1,348
115	$2,298,548	2,833,710	318,075	3,151,785	330,623	2,584,778	134,016	100,024
116	.....	104,682	.....	104,682	.....	86,442	1,990	8,463
117	.....	82,069	18,135	100,204	.....	80,120	7,152	4,802
118	.....	31,798	34,002	65,800	777	46,546	7,746	10,731
119	.....	139,485	34,656	174,141	519	161,497	2,280	9,845
120	.....	263,871	.....	263,871	1,017	255,495	882	3,988
	2,298,548	3,544,189	406,048	3,950,237	333,018	3,285,749	155,566	151,825
121	.....	920,600	253,919	1,174,519	19,446	1,091,416	28,906	32,954
122	.....	1,391,306	.....	1,391,306	782,390	400,998	630	11,572
123	.....	492,421	72,577	564,998	5,167	481,966	41,754	36,111
124	.....	228,261	44,830	273,091	5,810	248,132	4,408	14,741
125	.....	186,976	.....	186,976	1,983	172,909	2,988	9,096
126	.....	330,471	.....	330,471	1,169	318,554	1,810	4,622
127	.....	35,274	26,019	61,293	7,284	32,009	7,104	14,896
128	.....	100,149	.....	100,149	1,466	93,051	1,923	3,348
	.....	3,685,458	397,345	4,082,803	824,715	2,839,035	89,523	127,340
129	.....	508,457	59,645	568,102	59,535	482,013	6,001	16,456
130	.....	98,027	32,500	130,527	26,881	87,895	4,148	11,603
	.....	606,484	92,145	698,629	86,416	569,908	10,149	28,059
131	.....	27,930	26,707	54,637	1,177	43,289	5,032	5,139
132	11,803	105,338	19,948	125,286	58,647	43,022	8,299	15,318
133	.....	91,741	7,981	99,722	31,483	58,356	2,626	7,257
134	.....	55,597	42,408	98,005	20,344	66,221	2,099	9,341
135	2,604	21,112	10,353	31,465	3,025	20,410	872	6,960
136	.....	22,744	722	23,466	3,404	16,047	372	3,643
137	.....	512,013	.....	512,013	41,906	452,017	4,455	13,029
138	.....	58,319	21,347	79,666	10,998	60,902	780	6,633
139	.....	32,017	37,210	69,227	1,774	52,178	3,529	11,042
	14,407	926,811	166,676	1,093,487	172,758	812,442	28,064	78,362
140	.....	15,673	12,281	27,954	8,479	6,217	4,992	6,243
141	.....	36,705	4,770	41,475	6,224	30,516	772	3,963
142	.....	13,790	7,477	21,267	1,919	9,363	2,796	5,822
143	87,003	417,469	68,921	186,390	219,674	193,146	20,447	38,575
144	.....	46,703	29,012	75,715	20,565	41,966	6,943	6,244
145	.....	74,931	35,178	110,109	3,346	86,247	5,735	14,781
146	.....	493,197	1,613	495,110	85,482	368,251	16,959	24,418
147	.....	83,297	11,227	94,524	27,722	54,475	2,079	10,248
148	.....	58,361	780	59,141	32,132	21,705	934	4,370
149	.....	49,960	1,686	51,646	8,256	29,813	5,911	7,624
150	383,399	338,406	241,511	579,917	57,162	417,748	50,030	54,652
151	1,442,426	438,219	272,956	711,175	85,105	502,121	29,242	58,262
152	.....	179,844	.....	179,844	9,121	162,987	261	7,475
153	.....	65,851	23,409	89,260	4,321	78,198	1,131	5,610
154	.....	42,815	.....	42,815	32,214	8,753	18	1,830
155	.....	141,722	39,805	181,527	97,644	49,002	9,462	23,842
156	.....	49,934	23,195	73,129	16,049	41,211	8,202	7,656
157	.....	35,914	3,093	39,007	27,143	3,643	2,091	6,130
158	.....	50,419	3,600	54,019	21,907	21,164	4,007	6,941
159	.....	93,744	92,327	186,071	21,093	143,621	7,874	13,483
160	.....	99,423	42,696	142,119	24,326	88,268	9,852	16,233
161	.....	48,205	17,657	65,862	35,991	21,927	1,348	6,596
162	.....	213,639	.....	213,639	5,292	151,847	10,178	9,136
163	.....	.....	.....	.....	.....	.....	.....	.....
164	.....	20,734	5,565	26,299	4,703	18,496	1,348	5,082
	1,912,828	3,109,255	938,759	1,018,014	852,870	2,550,385	202,582	345,213

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
.....	$14,850	.....	$127,524	100.00	100.00	June 1, 1886	105
.....	7,486	$100,000	171,581	100.00	100.00	Sept. 14, 1891	106
$118	.....	50,000	54,043	68.60	.....	Apr. 5, 1897	107
11	.....	50,000	112,135	47.00	.....	Mar. 20, 1890	108
.....	3,149	.....	63,669	100.00	100.00	Mar. 2, 1888	109
.....	5,172	.....	130,772	100.00	100.00	Aug. 18, 1887	110
.....	75,229	.....	116,626	100.00	100.00	Feb. 17, 1887	111
.....	10,074	.....	80,452	100.00	100.00	Apr. 30, 1887	112
129	115,960	200,000	856,802	.....	.....	.....	
.....	.....	50,000	120,129	56.50	.....	July 25, 1895	113
.....	3,329	.....	9,379	100.00	100.00	Oct. 17, 1887	114
2,344	.....	1,000,000	4,344,281	59.40	.....	.....	115
.....	7,787	.....	82,156	100.00	100.00	July 11, 1889	116
.....	8,130	19,500	75,343	100.00	100.00	Mar. 5, 1891	117
.....	.....	50,000	210,074	22.1568	.....	May 13, 1892	118
.....	.....	60,000	174,120	92.75	.....	Apr. 25, 1892	119
.....	2,489	.....	247,920	100.00	100.00	Oct. 20, 1888	120
2,344	21,735	1,179,500	5,263,402	.....	.....	.....	
1,797	.....	300,000	1,130,254	96.60	.....	June 10, 1901	121
.....	195,716	.....	398,236	100.00	100.00	June 27, 1888	122
.....	.....	150,000	848,544	56.80	.....	July 6, 1897	123
.....	.....	100,000	435,319	57.00	.....	Nov. 11, 1892	124
.....	.....	100,000	326,222	53.00	.....	Jan. 15, 1891	125
.....	4,316	.....	311,028	100.00	100.00	Jan. 21, 1889	126
.....	.....	50,000	51,012	63.20	.....	July 24, 1894	127
.....	361	.....	90,136	100.00	100.00	Apr. 24, 1890	128
1,797	200,393	700,000	3,590,751	.....	.....	.....	
.....	4,097	75,000	456,667	100.00	100.00	Feb. 26, 1895	129
.....	.....	50,000	108,127	75.85	.....	May 4, 1896	130
.....	4,097	125,000	564,794	.....	.....	.....	
.....	.....	50,000	143,454	30.177	.....	Apr. 26, 1892	131
.....	.....	100,000	172,292	25.00	.....	Jan. 26, 1900	132
.....	.....	10,000	58,797	99.25	.....	Dec. 31, 1892	133
.....	.....	65,000	75,638	87.55	.....	May 9, 1895	134
198	.....	12,500	22,436	91.60	.....	July 21, 1894	135
.....	.....	20,000	30,566	52.50	.....	Feb. 2, 1894	136
.....	606	24,000	465,760	100.00	100.00	Feb 27, 1893	137
.....	353	40,000	56,745	100.00	100.00	Mar. 29, 1893	138
.....	704	80,000	83,756	62.50	.....	June 7, 1899	139
198	1,663	401,500	1,169,444	.....	.....	.....	
2,023	.....	43,950	31,088	20.00	.....	.....	140
.....	.....	11,000	30,516	100.00	.....	Oct. 31, 1893	141
1,367	.....	18,000	18,822	50.00	.....	.....	142
14,548	.....	225,000	275,923	70.00	.....	.....	143
.....	.....	100,000	122,528	34.25	.....	Oct. 7, 1896	144
.....	.....	62,500	118,419	72.50	.....	Mar. 12, 1896	145
.....	.....	80,000	393,011	93.70	.....	Jan. 22, 1895	146
.....	.....	38,000	111,742	49.35	.....	Apr. 11, 1898	147
.....	.....	39,000	42,962	50.30	.....	Nov. 1, 1893	148
42	.....	4,000	42,059	70.50	.....	Apr. 1, 1896	149
325	.....	500,000	2,320,680	18.00	.....	.....	150
36,445	.....	750,000	2,092,140	24.00	.....	.....	151
.....	.....	.....	155,040	100.00	100.00	Mar. 31, 1895	152
.....	.....	37,500	87,086	89.80	.....	May 24, 1895	153
.....	.....	.....	8,753	100.00	.....	June 30, 1892	154
.....	1,577	180,000	108,894	45.00	.....	Aug. 11, 1900	155
11	.....	45,000	64,368	61.25	.....	Feb. 25, 1896	156
.....	.....	54,000	72,858	5.00	.....	Sept. 7, 1897	157
.....	.....	45,000	36,336	58.00	.....	Apr. 18, 1898	158
.....	.....	150,000	283,020	50.30	.....	Oct. 1, 1900	159
.....	3,440	120,000	121,357	70.00	.....	May 25, 1899	160
.....	.....	41,000	59,331	37.00	.....	Sept. 8, 1896	161
.....	37,186	.....	149,699	100.00	100.00	Jan. 29, 1900	162
.....	.....	.....	.....	.....	.....	Feb. 15, 1892	163
.....	.....	18,200	34,014	66.00	.....	Nov. 24, 1894	164
54,761	42,203	2,562,150	6,780,646	.....	.....	.....	

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
165	.....	$6,9 9,600	$139,427	$7,059,027	$83,039	$6,854,775	$40,175	$81,038
166	.....	145,132	31,350	476,482	12,204	440,641	6,578	17,059
167	$9,349	209,973	44,546	254,519	55,348	175,801	8,899	14,471
168	.....	399,374	223,563	622,937	130,943	405,004	60,498	26,492
169	.....	323,443	144,939	468,382	88,362	340,942	17,539	21,559
170	.....	48,207	2,079	50,286	34,317	9,298	1,142	5,529
171	.....	47,737	5,613	53,350	16,751	28,563	2,117	5,939
172	.....	123,933	.....	123,933	11,946	80,636	.....	2,655
173	.....	45,172	7,088	52,260	7,703	32,323	5,042	7,192
174	38,284	44,020	51,406	95,426	9,622	64,276	5,279	16,249
175	34,811	59,924	22,571	82,495	12,931	48,802	6,039	14,188
176	.....	266,249	.....	266,249	1,920	179,691	7,565	7,354
177	.....	3,392	.....	3,992	.....	.....	.....	1,261
178	.....	33,177	.....	33,477	21,623	4,838	2,453	4,563
179	.....	49,796	.....	49,796	11,002	35,146	439	1,553
180	.....	18,726	11,861	30,587	2,000	15,983	7,850	4,593
181	.....	168,848	56,301	225,149	12,869	197,292	3,615	11,373
	82,444	9,207,603	740,744	9,948,347	512,560	8,914,011	175,230	243,048
182	.....	60,677	14,567	75,244	42,223	23,665	2,404	5,952
183	.....	29,673	43,317	72,990	5,055	53,334	4,886	9,715
184	633,560	385,169	155,598	541,067	247,550	211,301	48,709	32,656
185	.....	70,751	57,670	128,421	16,401	71,280	19,125	19,925
186	350	831,556	90,268	924,824	612,194	217,235	33,081	37,031
187	.....	1,241,301	359,015	1,509,316	351,991	1,071,619	38,724	37,982
188	.....	102,092	.....	102,092	17,094	73,051	291	11,633
189	.....	64,830	21,425	86,255	38,671	26,918	6,788	13,878
190	.....	150,695	44,835	195,530	79,962	85,446	8,193	17,357
191	.....	753,525	398,548	1,152,073	204,701	732,230	18,413	42,635
192	252,481	358,735	73,523	432,258	19,080	329,548	31,925	30,789
193	.....	77,985	.....	77,985	43,135	21,473	2,288	10,986
194	.....	89,515	5,037	94,552	20,506	56,560	8,013	9,113
195	.....	849,526	.....	849,526	151,002	615,985	8,461	22,483
196	.....	128,306	82,349	210,655	49,463	133,328	9,215	18,619
197	13,719	16,147	6,362	22,509	6,332	4,107	1,008	10,421
198	.....	88,220	2,548	90,768	4,573	75,969	2,825	7,401
199	.....	61,189	2,352	63,541	20,669	34,489	1,929	6,454
200	.....	.....	.....	.....	.....	.....	.....	.....
201	.....	229,750	61,304	294,054	11,930	244,888	13,874	23,362
202	.....	263,760	.....	263,760	5,001	250,731	1,500	6,275
203	.....	.....	.....	.....	.....	.....	.....	.....
204	.....	283,522	36,732	320,254	173,633	111,174	10,727	24,720
205	.....	108,642	12,207	120,849	29,345	64,344	11,208	15,952
206	.....	24,808	13,188	37,996	6,472	19,194	1,508	7,822
207	.....	35,526	7,909	43,435	9,029	20,071	5,266	9,069
208	.....	.....	.....	.....	.....	.....	.....	.....
209	.....	.....	.....	.....	.....	.....	.....	.....
210	.....	223,572	13,593	237,165	26,601	192,240	6,481	10,831
211	.....	120,800	31,251	152,051	41,131	91,467	4,854	14,599
212	.....	101,022	.....	104,022	21,171	64,855	1,995	16,001
213	.....	72,552	20,600	93,152	27,113	47,766	2,817	15,456
214	.....	1,648,815	63,614	1,712,489	168,118	1,424,484	49,401	40,326
215	.....	.....	.....	.....	.....	.....	.....	.....
216	.....	142,102	180,185	622,587	55,324	467,609	17,155	53,284
217	.....	87,562	.....	87,562	44,694	36,619	1,801	4,448
218	15,835	148,018	15,115	163,163	89,052	53,739	4,387	15,985
219	.....	160,338	.....	160,358	32,306	112,911	2,087	12,356
220	.....	.....	.....	.....	.....	.....	.....	.....
221	.....	1,040,172	186,229	1,226,401	454,790	678,902	34,095	58,614
222	28,819	264,064	51,885	315,949	70,415	205,886	10,951	23,969
223	.....	.....	.....	.....	.....	.....	.....	.....
224	.....	.....	.....	.....	.....	.....	.....	.....
225	.....	357,638	24,503	382,141	89,991	269,386	4,481	18,283
226	.....	28,943	15,162	44,105	12,991	13,969	4,541	7,626
227	51	157,852	10,284	168,136	38,487	106,902	7,138	14,273
228	108,642	17,042	12,463	89,505	22,808	47,054	3,744	12,895
229	.....	340,774	51,451	392,225	58,715	275,121	23,566	26,735
230	.....	91,718	13,171	104,892	11,432	50,618	3,923	8,919
231	6,876	35,369	2,350	37,719	10,771	15,037	3,075	8,825
232	.....	.....	.....	.....	.....	.....	.....	.....
233	.....	.....	.....	.....	.....	.....	.....	.....
234	.....	51,382	9,172	60,854	33,452	9,350	5,868	12,184
235	.....	65,130	411	65,544	16,586	32,935	4,562	11,461
236	.....	64,196	76,253	110,149	14,060	91,566	17,679	17,144
237	.....	229,179	15,550	244,729	92,077	127,617	3,511	21,146
238	.....	153,501	33,500	187,001	20,047	139,301	9,272	18,370

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
.....	.....	$400,000	$7,602,341	90.1666	.....	Mar. 31, 1898	165
.....	.....	100,000	547,184	80.50	.....	Oct. 16, 1896	166
.....	.....	150,000	281,903	61.00	.....	May 31, 1899	167
.....	.....	500,000	963,889	41.80	.....	June 12, 1900	168
.....	.....	250,000	558,623	61.00	.....	Sept. 21, 1899	169
.....	.....	15,750	17,882	52.00	.....	Sept. 23, 1897	170
.....	.....	9,500	36,156	79.00	.....	Apr. 25, 1898	171
.....	$28,696	.....	79,330	100.00	100.00	Oct. 12, 1892	172
.....	.....	21,000	46,177	70.00	.....	May 2, 1898	173
.....	.....	100,000	145,897	45.50	.....	Aug. 28, 1901	174
$535	.....	50,000	84,382	63.50	.....	.....	175
.....	69,719	.....	174,356	100.00	100.00	Apr. 12, 1893	176
.....	2,731	.....	.....	.....	.....	June 24, 1901	177
.....	.....	17,500	16,250	35.00	.....	Jan. 5, 1897	178
.....	1,656	.....	33,986	100.00	100.00	Apr. 6, 1893	179
161	.....	36,250	45,664	35.00	.....	Mar. 31, 1896	180
.....	.....	100,000	226,535	86.70	.....	Oct. 24, 1900	181
696	102,802	1,750,000	10,860,555	.....	.....	.....	
.....	.....	50,000	102,448	23.10	.....	June 15, 1899	182
.....	.....	75,000	99,610	53.40	.....	Oct. 27, 1897	183
851	.....	300,000	1,329,841	17.00	.....	.....	184
1,690	.....	105,000	122,865	60.00	.....	.....	185
25,283	.....	460,000	324,093	50.00	.....	.....	186
.....	.....	500,000	1,479,610	71.50	.....	May 27, 1899	187
23	.....	.....	68,459	100.00	100.00	Sept. 30, 1897	188
.....	.....	50,000	120,875	22.40	.....	Sept. 5, 1899	189
1,292	.....	100,000	155,086	55.00	.....	.....	190
76,744	47,350	750,000	968,221	75.00	.....	.....	191
20,916	.....	200,000	488,172	65.00	.....	.....	192
.....	103	.....	50,775	100.00	100.00	Sept. 16, 1895	193
.....	.....	48,000	80,971	73.30	.....	Apr. 3, 1897	194
.....	51,595	.....	600,573	100.00	100.00	June 15, 1894	195
.....	.....	112,500	206,714	65.50	.....	Oct. 23, 1899	196
641	.....	12,500	13,689	30.00	.....	.....	197
.....	.....	50,000	126,411	58.50	.....	Jan. 6, 1897	198
.....	.....	6,000	34,489	100.00	.....	Oct. 9, 1896	199
.....	.....	.....	.....	.....	.....	Feb. 6, 1894	200
.....	.....	100,000	358,055	68.40	.....	Apr. 29, 1901	201
.....	250	.....	239,894	100.00	100.00	Sept. 12, 1895	202
.....	.....	.....	.....	.....	.....	Dec. 5, 1894	203
.....	.....	250,000	626,440	17.75	.....	Sept. 10, 1897	204
.....	.....	50,000	237,099	27.90	.....	June 24, 1899	205
.....	.....	50,000	73,098	26.26	.....	Oct. 19, 1897	206
.....	.....	18,000	110,039	18.24	.....	Jan. 7, 1898	207
.....	.....	.....	.....	.....	.....	Dec 21, 1893	208
.....	.....	.....	.....	.....	.....	Jan. 29, 1894	209
.....	1,042	23,000	179,976	100.00	66.50	Apr. 27, 1897	210
.....	.....	80,000	164,644	61.40	.....	June 16, 1898	211
.....	.....	.....	64,336	100.00	100.00	May 24, 1899	212
.....	.....	50,000	84,195	57.30	.....	Jan. 5, 1901	213
.....	30,160	100,000	1,342,490	100.00	93.40	May 2, 1900	214
.....	.....	.....	.....	.....	.....	Nov. 17, 1893	215
29,215	.....	250,000	625,304	75.00	.....	.....	216
.....	.....	.....	30,839	100.00	100.00	Nov. 16, 1894	217
.....	.....	100,000	140,931	38.00	.....	Jan. 6, 1900	218
.....	678	.....	103,683	100.00	100.00	Aug. 8, 1896	219
.....	.....	.....	.....	.....	.....	Dec. 11, 1893	220
.....	.....	300,000	1,112,567	61.00	.....	May 3, 1900	221
4,728	.....	60,000	240,802	85.50	.....	.....	222
.....	.....	.....	.....	.....	.....	Mar. 26, 1894	223
.....	.....	.....	.....	.....	.....	Dec. 4, 1893	224
.....	.....	33,000	253,267	100.00	57.47	May 22, 1899	225
.....	5,005	42,000	32,220	40.00	.....	Feb. 27, 1899	226
1,336	.....	75,000	189,222	55.00	.....	.....	227
3,004	.....	100,000	93,853	50.00	.....	.....	228
.....	8,055	77,000	254,324	100.00	100.00	Apr. 30, 1898	229
.....	.....	50,000	96,538	52.50	.....	Apr. 30, 1897	230
8	.....	14,500	22,011	65.00	.....	.....	231
.....	.....	.....	.....	.....	.....	May 21, 1894	232
.....	.....	.....	.....	.....	.....	Nov. 17, 1893	233
.....	.....	22,500	43,782	45.50	.....	Oct. 28, 1897	234
.....	.....	9,000	42,396	78.73	.....	.....do	235
.....	.....	100,000	113,762	84.50	.....	May 25, 1901	236
378	.....	81,000	175,360	74.80	.....	.....	237
11	.....	100,000	250,993	55.50	.....	Jan. 22, 1896	238

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
239	.....	$103,421	$16,358	$119,779	$48,617	$56,651	$4,439	$10,072
240	.....	37,551	2,764	40,315	6,113	19,547	1,676	12,979
241	.....	16,828	2,027	18,855	4,674	6,008	2,112	6,061
242	.....	.....	.....	.....	.....	.....	.....	.....
243	.....	19,792	26,134	45,926	8,504	25,468	5,650	6,304
244	.....	126,726	25	126,751	23,807	80,380	2,845	9,500
245	.....	288,599	149,668	438,267	171,450	219,836	14,641	32,340
246	.....	46,669	10,622	57,291	5,910	42,387	1,383	7,611
	$1,060,333	12,783,557	2,556,760	15,340,317	3,917,258	9,553,524	584,821	961,137
247	12,780	50,811	20,632	71,443	26,493	23,938	6,293	11,397
248	25,985	247,584	3,080	250,664	58,908	136,275	25,306	30,175
249	.....	165,232	18,851	184,083	14,413	126,429	15,805	27,436
250	49,532	180,702	15,171	195,873	60,038	106,103	8,944	18,213
251	.....	12,128	8,275	20,403	868	12,938	804	5,793
252	.....	142,291	160,996	303,287	54,429	231,347	6,667	9,199
253	.....	80,689	23,000	103,689	12,699	68,437	10,347	12,206
254	.....	22,937	13,423	36,360	9,881	15,665	2,573	8,241
255	.....	102,529	59,295	161,824	49,318	87,347	8,345	16,314
256	6,175	262,226	84,330	346,556	236,151	37,428	32,925	30,476
257	.....	96,165	.....	96,165	31,343	54,355	2,869	7,598
258	.....	91,115	45,281	136,396	48,834	67,904	6,337	13,321
259	122,607	521,270	80,883	602,153	317,813	182,144	31,781	51,879
260	.....	33,500	14,353	47,853	16,679	15,800	4,485	9,458
261	.....	64,332	12,641	76,973	44,977	21,919	3,082	6,995
262	.....	79,090	5,863	84,953	20,508	51,118	2,107	11,220
263	.....	27,159	.....	27,159	21,353	2,233	16	2,004
264	.....	299,845	47,513	347,358	200,422	110,299	11,095	25,542
265	.....	26,981	12,401	39,382	6,327	20,091	4,729	7,985
266	150,016	135,171	58,753	193,924	55,592	97,261	7,975	19,833
267	.....	77,835	55,162	132,997	59,863	43,145	6,084	15,306
	367,095	2,719,592	739,903	3,459,495	1,346,909	1,512,176	198,569	340,591
268	19,932	43,874	13,188	57,062	18,020	19,933	5,618	12,493
269	.....	46,987	13,054	60,041	14,335	31,407	5,586	8,713
270	.....	27,502	11,857	39,359	16,683	9,445	3,488	9,743
271	129,129	121,761	13,209	134,970	95,832	20,727	5,231	13,180
272	.....	138,709	19,950	158,659	96,421	38,191	6,629	17,418
273	.....	75,863	22,349	98,212	23,491	56,804	7,672	10,245
274	4,582	410,433	67,531	477,964	25,846	418,316	10,964	22,838
275	.....	128,527	16,157	144,684	50,462	77,259	5,014	11,949
276	.....	105,423	30,814	136,237	37,280	75,652	6,107	14,443
277	45,463	6,875	547	7,422	678	.....	2,727	2,852
278	16,547	307,746	24,568	332,314	49,559	180,806	21,739	41,583
279	.....	171,648	17,738	189,386	52,684	105,727	9,443	19,434
280	4,375	222,379	.....	222,379	3,545	172,686	2,629	8,701
281	132,844	50,243	.....	50,243	24,204	8,711	397	15,219
282	.....	22,389	1,220	23,609	10,607	6,400	1,157	5,445
283	.....	20,026	4,648	24,674	14,405	.....	2,762	7,507
284	.....	1,202,776	192,644	1,395,420	366,497	925,252	32,328	49,146
285	.....	29,283	20,153	49,436	3,653	37,249	3,026	5,508
286	.....	39,756	7,174	46,930	20,239	11,603	2,983	9,233
287	232,758	368,795	59,007	427,802	160,375	198,578	24,569	28,199
288	.....	29,736	.....	29,736	11,668	4,617	1,389	3,712
289	.....	156,216	10,264	166,480	58,579	78,526	13,871	15,504
290	62,327	316,386	32,742	349,128	92,771	205,861	27,588	22,508
291	.....	10,166	9,875	20,041	15,496	2,118	198	2,229
292	.....	6,007	.....	6,007	4,826	.....	210	971
293	50	40,505	12,725	53,230	5,498	29,355	4,372	7,266
294	.....	289,506	72,180	361,686	206,484	115,464	11,114	28,624
295	49,100	984,039	361,668	1,345,707	448,582	685,617	39,455	47,006
296	.....	118,256	.....	118,256	8,673	100,285	2,783	6,515
297	.....	51,985	12,500	64,485	4,247	52,815	2,866	4,289
298	.....	107,685	31,671	139,356	33,376	89,052	4,127	12,801
299	.....	41,553	11,440	52,993	20,469	17,255	4,159	9,040
300	.....	.....	.....	.....	.....	.....	.....	.....
301	.....	69,054	12,927	81,981	46,523	24,994	2,899	7,565
302	.....	52,989	26,500	79,489	20,212	37,872	5,445	10,824
303	.....	77,181	132,928	210,109	41,520	120,511	28,860	19,218
	697,107	5,892,259	1,263,228	7,155,487	2,103,740	3,959,088	309,405	511,921
304	.....	54,872	20,342	75,214	35,013	25,355	6,539	7,131
305	.....	66,994	12,946	79,940	30,869	36,259	3,096	9,716
306	.....	129,802	47,108	176,910	81,579	73,681	4,335	13,659

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
.....	.....	$50,000	$117,242	51.60	.....	Sept. 30, 1898	239
.....	.....	5,500	18,652	100.00	19.35	Apr. 7, 1899	240
.....	.....	6,000	8,414	72.00	.....	Dec. 6, 1897	241
.....	.....	.....	.....	.....	.....	Apr. 26, 1894	242
.....	.....	50,000	48,602	52.05	.....	Oct. 28, 1897	243
$10,219	.....	16,000	98,775	85.00	.....	.....	244
.....	.....	250,000	419,341	57.50	.....	Dec. 27, 1900	245
.....	.....	18,000	46,707	90.167	.....	Oct. 5, 1897	246
179,339	$144,238	5,349,500	14,432,755	.....	.....	.....	
3,322	.....	94,000	105,866	25.00	.....	.....	247
.....	.....	250,000	309,716	44.00	.....	Feb. 12, 1900	248
.....	.....	100,000	252,860	50.00	.....	Dec. 31, 1897	249
2,575	.....	60,000	208,477	55.00	.....	.....	250
.....	.....	15,000	16,128	100.00	.....	Dec. 14, 1897	251
1,645	.....	300,000	364,325	63.50	.....	.....	252
.....	.....	50,000	180,021	37.90	.....	Jan. 24, 1901	253
.....	.....	28,500	30,319	51.80	.....	May 1, 1899	254
.....	500	90,000	81,921	100.00	100.00	July 24, 1897	255
9,576	.....	250,000	260,192	15.00	.....	.....	256
.....	.....	.....	52,742	100.00	100.00	Oct. 28, 1897	257
.....	.....	100,000	183,608	37.05	.....	June 27, 1898	258
18,536	.....	200,000	924,046	20.00	.....	.....	259
.....	1,431	52,500	44,970	35.00	.....	Mar. 13, 1899	260
.....	.....	50,000	97,748	23.00	.....	Apr. 27, 1898	261
.....	.....	22,000	64,735	78.00	.....	Oct. 26, 1897	262
.....	1,553	.....	19,530	100.00	100.00	Sept. 17, 1895	263
.....	.....	142,500	181,810	100.00	36.09	Feb. 28, 1898	264
250	.....	42,000	49,660	40.00	.....	.....	265
13,263	.....	85,000	183,529	65.00	.....	.....	266
8,599	.....	144,000	148,435	30.00	.....	.....	267
57,766	3,484	2,075,500	3,760,638	.....	.....	.....	
998	.....	82,000	101,820	20.00	.....	.....	268
.....	.....	50,000	87,848	36.10	.....	Feb. 20, 1899	269
.....	.....	50,000	54,594	17.30	.....	Oct. 30, 1897	270
.....	.....	150,000	262,658	10.00	.....	July 12, 1900	271
.....	.....	164,000	199,766	21.00	.....	Aug. 9, 1900	272
.....	.....	100,000	136,485	41.80	.....	June 18, 1899	273
.....	.....	100,020	474,828	87.40	.....	June 20, 1899	274
.....	.....	40,000	77,786	100.00	77.02	Sept. 18, 1897	275
.....	2,755	60,000	93,996	81.90	.....	May 1, 1900	276
1,165	.....	7,500	7,042	.....	.....	.....	277
38,627	.....	100,000	453,896	40.00	.....	.....	278
2,098	.....	93,000	168,796	65.00	.....	.....	279
5,818	29,000	.....	164,488	100.00	100.00	.....	280
1,712	.....	.....	67,554	13.00	.....	.....	281
.....	.....	4,000	16,874	55.00	.....	May 15, 1899	282
.....	.....	75,000	60,343	.....	.....	Dec. 31, 1898	283
22,197	.....	230,000	872,378	100.00	55.31	.....	284
.....	.....	30,000	36,129	100.00	39.50	Dec. 18, 1896	285
.....	2,872	20,000	30,038	45.50	.....	Jan. 28, 1901	286
16,081	.....	300,000	491,071	40.00	.....	.....	287
.....	8,350	.....	5,936	100.00	100.00	Aug. 15, 1898	288
.....	.....	50,000	267,930	28.25	.....	June 30, 1899	289
400	.....	100,000	291,777	65.00	.....	.....	290
.....	.....	12,500	6,401	32.00	.....	Sept. 28, 1897	291
.....	.....	.....	.....	.....	.....	Apr. 21, 1896	292
6,739	.....	50,000	58,712	50.00	.....	.....	293
.....	.....	150,000	240,599	52.00	.....	Aug. 19, 1901	294
39,534	85,513	500,000	668,236	100.00	.....	.....	295
.....	.....	.....	92,598	100.00	100.00	Feb. 26, 1897	296
.....	268	50,000	52,062	100.00	100.00	Aug. 3, 1896	297
.....	.....	166,000	183,021	49.20	.....	Aug. 31, 1899	298
2,070	.....	50,000	52,494	35.00	.....	.....	299
.....	.....	.....	.....	.....	.....	Feb. 1, 1896	300
.....	.....	100,000	110,801	22.40	.....	Apr. 25, 1898	301
.....	5,136	50,000	50,431	75.10	.....	June 18, 1900	302
.....	.....	213,500	189,886	71.00	.....	Aug. 28, 1900	303
137,439	133,894	3,147,520	6,129,574	.....	.....	.....	
1,176	.....	50,150	36,221	70.00	.....	.....	304
.....	.....	60,000	93,223	39.00	.....	Mar. 25, 1901	305
3,656	.....	100,000	117,097	50.00	.....	.....	306

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
307	$25,022	$32,265	$3,655	$35,920	$11,503	$15,544	$2,658	$6,215
308	283,052	494,465	124,587	619,052	131,155	419,157	20,477	32,169
309	284,981	156,134	124,386	280,520	10,001	227,357	16,324	24,864
310	.....	50,612	17,682	68,294	14,982	33,819	4,400	6,081
311	303,084	311,382	38,964	350,346	170,970	130,843	19,285	21,370
312	.....	27,147	28,866	56,013	18,660	30,148	828	6,377
313	.....	138,634	53,178	191,812	14,035	160,122	7,406	10,249
314	.....	77,936	17,888	94,924	21,902	49,225	4,772	8,424
315	.....	21,463	4,780	26,243	9,285	11,851	173	4,934
316	12,363	80,063	30,090	110,153	69,782	26,488	7,278	6,605
317	156,813	122,459	78,500	200,959	11,711	165,785	6,465	13,372
318	.....	.....	.....	.....	.....	.....	.....	.....
319	2,915	39,367	10,106	49,473	19,052	19,452	2,325	8,644
320	.....	71,828	19,078	90,906	32,463	39,116	4,421	14,906
321	.....	41,229	.....	41,229	8,342	25,023	2,840	3,582
322	.....	60,017	4,372	64,389	12,368	37,642	3,316	8,953
323	.....	795,735	152,180	947,915	752,500	114,035	12,308	20,133
324	99,686	279,244	68,656	347,900	185,420	99,948	19,634	30,093
325	3,172,514	1,157,064	371,423	1,528,487	561,477	807,975	22,745	51,841
326	.....	95,326	11,311	106,637	49,821	36,873	2,547	9,421
327	1,050	75,255	8,828	84,083	6,533	44,043	7,036	12,979
328	9	69,727	2,040	71,767	15,723	36,742	3,616	9,650
329	.....	92,604	.....	92,604	8,935	67,435	3,483	12,751
330	125,460	98,342	25,157	123,500	52,710	48,600	4,138	12,783
	4,466,949	4,639,067	1,276,123	5,915,190	2,336,791	2,782,518	192,445	366,902
331	.....	56,770	.....	56,770	8,856	41,505	1,797	4,612
332	.....	73,355	16,200	89,555	25,513	51,213	2,757	10,072
333	.....	378,584	81,328	459,912	149,866	273,101	5,697	18,930
334	.....	133,620	55,134	188,754	18,805	131,995	6,678	22,972
335	61,409	118,758	16,200	134,958	12,069	98,930	7,114	16,753
336	33,186	828,203	158,664	986,867	204,802	623,407	24,561	32,625
337	.....	333,665	68,667	402,332	63,488	289,710	3,651	18,243
338	337,611	280,123	34,830	314,953	154,495	116,871	9,923	13,390
339	.....	141,798	5,285	147,083	58,254	72,232	4,364	9,055
340	6,397,015	9,730,316	761,186	10,491,502	1,760,992	8,098,820	138,281	80,088
341	.....	20,831	.....	20,831	125	9,817	3,854	7,035
342	.....	137,714	29,096	166,810	33,332	116,693	4,346	12,439
343	.....	.....	.....	.....	.....	.....	.....	.....
344	175,078	429,933	69,718	499,651	279,350	178,007	8,493	18,674
345	.....	10,470	.....	10,470	1,397	7,074	195	1,804
346	.....	9,040	4,302	13,342	3,277	1,983	1,795	6,287
347	.....	238,596	42,351	280,947	46,345	190,620	3,724	15,795
348	.....	162,913	43,374	206,287	22,407	164,898	5,616	13,366
349	378,390	458,002	.....	458,002	113,064	293,750	13,244	22,718
350	142,397	275,469	111,656	387,125	58,986	263,051	21,972	21,273
351	1,041	253,379	26,585	279,964	154,058	102,230	3,320	15,946
352	.....	57,296	26,583	83,879	32,639	38,215	4,173	8,852
353	61,236	56,203	16,829	73,032	30,408	22,827	4,576	14,293
354	.....	145,849	11,133	156,982	41,646	96,611	2,985	8,917
355	12,888	58,835	32,423	91,258	18,364	44,915	5,676	9,826
356	1,766	46,902	36,570	83,472	15,172	43,962	4,975	9,593
357	190,977	401,527	58,462	459,989	117,226	290,050	10,585	22,883
358	.....	1,020,211	.....	1,020,211	260,546	723,098	10,873	23,487
359	.....	197,894	37,057	234,951	101,099	108,103	7,270	18,479
360	.....	271,202	170,869	442,071	8,966	276,330	9,662	14,787
361	66,354	151,116	.....	151,116	14,553	120,002	2,325	10,804
362	.....	42,194	.....	42,194	20,211	13,335	2,192	5,132
363	839,885	722,800	145,750	868,550	260,992	528,184	10,909	33,573
364	83,450	7,436	1,290	8,726	1,499	.....	729	3,622
365	260,649	236,555	82,499	319,054	34,211	240,645	9,927	26,144
366	.....	25,471	34,800	60,271	1,804	53,229	1,374	3,864
367	305,581	18,926	1,000	19,926	2,784	8,685	925	7,158
368	.....	113,790	.....	113,790	14,731	86,197	2,859	9,308
	9,348,953	17,645,746	2,179,841	19,825,587	4,146,332	13,820,295	363,397	592,799
369	.....	71,367	11,906	83,273	1,361	79,211	20	2,681
370	67,652	85,745	8,320	94,065	13,353	62,881	2,511	10,585
371	1,392,631	1,805,394	176,612	1,982,006	631,263	1,127,645	52,570	60,220
372	.....	19,633	.....	19,633	721	10,099	2,529	4,657
373	58,903	37,344	13,000	50,344	23,017	15,930	2,329	8,297
374	.....	589,198	.....	589,198	7,843	508,910	3,426	6,399
375	.....	30,896	.....	30,896	21,980	.....	1,660	3,356
	1,518,589	2,639,577	209,838	2,849,415	699,568	1,804,676	65,045	96,195

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
.....	.....	$55,000	$81,830	19.00	.....	Sept. 22, 1899	307
$16,094	.....	150,000	598,805	70.00	.....	.....	308
1,974	.....	235,000	303,898	75.00	.....	.....	309
.....	$9,012	30,000	47,686	70.61	.....	Mar. 20, 1899	310
7,878	.....	200,000	353,792	40.00	.....	.....	311
.....	.....	50,000	118,995	25.50	.....	Aug. 15, 1899	312
.....	.....	78,750	167,778	96.90	.....	Sept. 30, 1901	313
.....	10,601	56,000	61,378	80.20	.....	May 21, 1900	314
.....	.....	11,500	22,511	58.00	.....	Sept. 21, 1899	315
.....	.....	50,000	73,312	43.70	.....	July 9, 1900	316
3,626	.....	100,000	165,785	100.00	.....	.....	317
.....	.....	.....	.....	.....	.....	Jan. 7, 1897	318
.....	.....	50,000	72,309	26.00	.....	Oct. 30, 1899	319
.....	.....	50,000	141,571	27.70	.....	Feb. 12, 1901	320
.....	1,442	.....	38,709	100.00	100.00	Jan. 28, 1899	321
.....	2,110	20,000	43,524	91.00	.....	Dec. 2, 1899	322
42,773	6,166	225,000	146,199	78.00	.....	.....	323
12,805	.....	200,000	599,707	18.00	.....	.....	324
84,449	.....	800,000	2,859,662	30.00	.....	.....	325
7,975	.....	35,000	62,624	70.00	.....	.....	326
13,492	.....	50,000	176,171	25.00	.....	.....	327
6,036	.....	17,000	49,053	75.00	.....	.....	328
.....	.....	.....	62,044	100.00	100.00	Oct. 21, 1901	329
5,269	.....	100,000	168,471	30.00	.....	.....	330
207,203	29,331	2,773,400	6,692,355	.....	.....	.....	
.....	.....	.....	41,505	100.00	.....	Mar. 29, 1898	331
.....	.....	18,000	51,215	100.00	.....	Oct. 9, 1899	332
160	12,158	110,000	290,649	98.40	.....	May 6, 1901	333
.....	8,304	156,000	197,136	65.50	.....	Apr. 16, 1900	334
92	.....	75,000	224,862	44.00	.....	.....	335
101,472	.....	250,000	1,005,594	62.00	.....	.....	336
.....	27,240	100,000	294,788	100.00	.....	Aug. 15, 1899	337
20,274	.....	200,000	407,692	30.00	.....	.....	338
.....	3,178	14,000	95,143	100.00	100.00	May 16, 1898	339
413,321	.....	1,000,000	11,569,754	70.00	.....	.....	340
.....	.....	.....	19,086	51.20	.....	Apr. 30, 1901	341
.....	.....	50,000	135,612	97.50	.....	Dec. 1, 1900	342
.....	.....	.....	.....	.....	.....	Mar. 16, 1897	343
15,127	.....	100,000	300,669	65.00	.....	.....	344
.....	.....	.....	6,834	100.00	100.00	Aug. 7, 1897	345
.....	.....	50,000	53,582	3.70	.....	May 20, 1901	346
.....	24,463	120,000	188,470	100.00	.....	Jan. 22, 1900	347
.....	.....	50,000	203,054	88.40	.....	Sept. 5, 1900	348
15,226	.....	.....	367,218	80.00	.....	.....	349
21,843	.....	145,870	291,998	90.00	.....	.....	350
.....	4,410	70,000	124,763	81.80	.....	July 9, 1900	351
.....	.....	100,000	149,375	23.80	.....	Sept. 30, 1901	352
928	.....	75,000	89,638	25.00	.....	.....	353
.....	6,823	44,000	103,512	97.15	.....	Oct. 24, 1900	354
12,477	.....	50,000	64,155	70.00	.....	.....	355
9,770	.....	50,000	58,906	80.00	.....	.....	356
19,245	.....	140,000	343,279	85.00	.....	.....	357
.....	2,207	.....	660,109	100.00	100.00	July 5, 1900	358
.....	.....	100,000	157,752	71.40	.....	May 31, 1901	359
.....	132,326	250,000	282,242	95.77	.....	May 25, 1901	360
3,432	.....	.....	126,305	95.00	.....	.....	361
.....	1,324	.....	12,262	100.00	100.00	Mar. 24, 1899	362
34,892	.....	350,000	955,022	55.00	.....	.....	363
2,876	.....	43,000	11,793	.....	.....	.....	364
8,127	.....	150,000	445,640	54.00	.....	.....	365
.....	.....	40,000	49,743	100.00	100.00	Oct. 22, 1898	366
374	.....	100,000	173,648	5.00	.....	.....	367
.....	695	.....	81,660	100.00	100.00	May 31, 1900	368
679,636	223,128	4,000,870	19,634,665	.....	.....	.....	
.....	.....	20,000	71,250	100.00	100.00	Nov. 15, 1898	369
4,735	.....	20,000	101,742	65.00	.....	.....	370
110,308	.....	500,000	1,879,409	60.00	.....	.....	371
.....	1,627	.....	10,035	100.00	100.00	Dec. 26, 1899	372
741	.....	50,000	63,725	25.00	.....	.....	373
.....	62,620	.....	497,889	100.00	100.00	Mar. 20, 1899	374
.....	3,900	.....	.....	.....	.....	Oct. 7, 1899	375
115,784	68,147	590,000	2,624,050	.....	.....	.....	

No. 82.—Insolvent National Banks, Dates of Organization, Appointment of System, with Amounts of Nominal and Additional Assets,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
376	$130,554	$70,026	$39,231	$109,257	$1,486	$66,252	$4,536	$11,381
377	76,304	180,449	57,336	237,785	28,874	176,281	5,911	12,645
378	4,450	86,101	11,138	97,239	15,854	65,651	6,276	5,658
379	2,500	67,553	2,330	69,883	524	62,649	549	6,161
380	224,704	356,660	68,351	425,011	69,242	249,254	13,706	14,850
381	31,945	7,304	.....	7,304	1,638	.....	1,135	4,067
382	.....	182,769	.....	182,769	15,183	105,314	1,100	7,772
383	46,849	135,876	.....	135,876	11,519	107,519	2,222	10,924
384	.....	104,032	.....	104,032	714	92,859	3,443	7,016
385	29,499	97,878	18,100	115,978	21,516	79,859	3,213	5,661
386	.....	.....	6,296	6,296	4,850	.....	.....	1,446
387	.....	.....	9,483	9,483	.....	4,370	661	2,442
	546,805	1,288,648	212,265	1,500,913	171,400	1,010,008	42,752	90,023
388	.....	2,044,654	.....	2,044,654	875	2,024,779	2,416	4,892
389	.....	64,221	116,669	180,890	6,439	152,500	2,755	7,614
390	1,992,652	5,373,115	977,596	6,350,711	4,042,172	2,135,541	22,002	32,295
391	226,149	194,019	91,050	285,069	2,063	238,717	3,842	10,534
392	60,710	90,251	.....	90,251	52	54,409	4,053	4,357
393	440,884	117,650	128,542	246,192	75,490	141,303	4,469	4,788
	2,720,395	7,883,910	1,313,857	9,197,767	4,127,091	4,747,249	39,537	64,480
394	460,852	228,633	.....	228,633	84,403	89,588	1,509	7,060
395	.....	65,059	.....	65,059	9,291	45,858	1,304	2,455
396	168,521	184,753	49,912	234,665	16,051	198,904	2,578	4,030
397	43,104	94,203	37,451	131,654	43,805	54,430	787	3,037
398	176,516	33,000	10,156	43,156	1,268	27,793	688	1,638
399	85,363	150,276	.....	150,276	1,749	106,779	636	2,625
400	1,206,779	488,653	.....	488,653	156,667	217,257	1,952	4,602
401	.....	.....	.....	.....	.....	.....	.....	.....
402	2,300,336	2,386,973	.....	2,386,973	536,123	1,495,768	1,754	4,667
403	325,300	456,950	.....	456,950	291	.....	.....	3,206
404	301,275	18,849	.....	18,849	.....	.....	.....	.....
	5,068,046	4,107,349	97,519	4,204,868	849,648	2,236,377	11,208	33,320
	31,842,489	117,197,150	18,321,350	135,518,500	27,246,677	93,020,972	3,944,935	6,671,059

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
$25,602	.....	$50,000	$132,585	50.00	.....	.....	376
14,074	.....	90,000	196,018	90.00	.....	.....	377
3,800	.....	50,000	97,239	65.00	.....	.....	378
.....	.....	2,500	59,753	100.00	87.40	June 15, 1901	379
77,959	.....	100,000	498,318	50.00	.....	.....	380
464	.....	.....	2,863	.....	.....	.....	381
.....	$53,400	.....	103,057	100.00	100.00	Sept. 30, 1901	382
3,692	.....	22,000	138,901	80.00	.....	.....	383
.....	.....	50,000	185,718	50.00	.....	Oct. 25, 1901	384
5,729	.....	50,000	82,344	97.00	.....	.....	385
.....	.....	21,000	.....	.....	.....	Sept. 18, 1900	386
2,010	.....	21,000	14,568	30.00	.....	.....	387
133,330	53,400	456,500	1,511,364	.....	.....	.....	
9,131	2,561	.....	2,009,815	100.00	100.00	Feb. 15, 1900	388
819	10,763	150,000	200,000	76.25	.....	.....	389
118,701	.....	1,000,000	2,668,292	80.00	.....	.....	390
29,913	.....	100,000	318,398	75.00	.....	.....	391
27,380	.....	21,000	108,936	90.00	.....	.....	392
20,142	.....	150,000	257,167	55.00	.....	.....	393
206,086	13,324	1,421,000	5,562,608	.....	.....	.....	
46,073	.....	.....	224,114	40.00	.....	.....	394
.....	6,151	.....	45,222	100.00	100.00	Sept. 27, 1901	395
13,102	.....	100,000	398,034	50.00	.....	.....	396
29,595	.....	60,000	109,181	50.00	.....	.....	397
11,769	.....	100,000	116,638	25.00	.....	.....	398
38,487	.....	.....	223,126	50.00	.....	.....	399
108,175	.....	.....	1,086,285	.....	.....	.....	400
.....	.....	.....	.....	.....	.....	.....	401
348,661	.....	.....	2,995,839	50.00	.....	.....	402
453,453	.....	.....	107,203	.....	.....	.....	403
18,849	.....	.....	.....	.....	.....	.....	404
1,068,164	6,151	260,000	5,305,642	.....	.....	.....	
2,861,562	1,773,295	39,218,290	138,588,965	.....	.....	.....	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks the Affairs of which

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
1	First National Bank, Attica, N. Y	199	$50,000	$44,000	$238
2	Venango National Bank, Franklin, Pa	1176	300,000	85,000	206
3	Merchants' National Bank, Washington, D. C	627	200,000	180,000	546
	Total (number of banks, 2)		500,000	265,000	752
4	First National Bank, Medina, N. Y	229	50,000	40,000	239
5	Tennessee National Bank, Memphis, Tenn	1225	100,000	90,000	227
6	First National Bank, Selma, Ala	1537	100,000	85,000	389
7	First National Bank, New Orleans, La	162	500,000	180,000	1,090
8	National Unadilla Bank, Unadilla, N. Y	1463	120,000	100,000	185
9	Farmers and Citizens' Nat'l Bank, Brooklyn, N. Y.	1223	300,000	253,900	942
10	Croton National Bank, New York, N. Y	1556	200,000	180,000	278
	Total (number of banks, 7)		1,370,000	928,900	3,350
11	First National Bank, Bethel, Conn	1141	60,000	26,300	135
12	First National Bank, Keokuk, Iowa	80	100,000	90,000	331
13	National Bank of Vicksburg, Miss	803	50,000	25,500	57
	Total (number of banks, 3)		210,000	141,800	523
14	First National Bank, Rockford, Ill	429	50,000	45,000	257
15	First National Bank of Nevada, Austin, Nev	1331	250,000	129,700	933
	Total (number of banks, 2)		300,000	174,700	1,190
16	Ocean National Bank, New York, N. Y	1232	1,000,000	800,000	6,163
17	Union Square National Bank, New York, N. Y	1691	200,000	50,000	221
18	Eighth National Bank, New York, N. Y	384	250,000	243,393	2,039
19	Fourth National Bank, Philadelphia, Pa	286	200,000	179,000	1,030
20	Waverly National Bank, Waverly, N. Y	1192	106,100	71,000	834
21	First National Bank, Fort Smith, Ark	1631	50,000	45,000	450
	Total (number of banks, 6)		1,806,100	1,388,393	10,737
22	Scandinavian National Bank, Chicago, Ill	1978	250,000	135,000	204
23	Wallkill National Bank, Middletown, N. Y	1473	175,000	118,900	1,021
24	Crescent City National Bank, New Orleans, La	1937	500,000	450,000	1,360
25	Atlantic National Bank, New York, N. Y	1388	300,000	100,000	1,085
26	First National Bank, Washington, D. C	26	500,000	450,000	6,311
27	Nat'l Bank of the Commonwealth, New York, N. Y.	1372	750,000	234,000	2,877
28	Merchants' National Bank, Petersburg, Va	1548	400,000	360,000	2,655
29	First National Bank, Petersburg, Va	1378	200,000	179,200	1,715
30	First National Bank, Mansfield, Ohio	436	100,000	90,000	961
31	New Orleans National Banking Association, New Orleans, La.	1825	600,000	360,000	2,500
32	First National Bank, Carlisle, Pa	21	50,000	45,000	470
	Total (number of banks, 11)		3,825,000	2,522,100	21,159
34	First National Bank, Topeka, Kans	1660	100,000	90,000	961
35	First National Bank, Norfolk, Va	271	100,000	95,000	1,185
	Total (number of banks, 2)		200,000	185,000	2,146
36	Gibson County National Bank, Princeton, Ind	2066	50,000	43,800	230
37	First Nat'l Bank of Utah, Salt Lake City, Utah	1695	150,000	118,191	941
38	Cook County National Bank, Chicago, Ill	1845	500,000	285,100	1,382
39	First National Bank, Tiffin, Ohio	900	100,000	45,000	845
40	Charlottesville Nat'l Bank, Charlottesville, Va	1468	200,000	146,585	1,730
	Total (number of banks, 5)		1,000,000	638,676	5,128
41	Miners' National Bank, Georgetown, Colo	2199	150,000	45,000	290
42	Fourth National Bank, Chicago, Ill. *a*	276	200,000	85,700	2,525
43	First National Bank, Bedford, Iowa	2298	30,000	27,000	150
44	First National Bank, Osceola, Iowa	1776	50,000	45,000	420
45	First National Bank, Duluth, Minn	1954	100,000	45,000	232
46	First National Bank, La Crosse, Wis	1313	50,000	45,000	732
47	City National Bank, Chicago, Ill	818	250,000	137,209	2,813
48	Watkins National Bank, Watkins, N. Y	456	75,000	67,500	1,314
49	First National Bank, Wichita, Kans	1913	60,000	43,200	517
	Total (number of banks, 9)		965,000	540,609	8,991

a Formerly in voluntary liquidation.

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL HAVE BEEN FINALLY CLOSED.

Receiver appointed.	Finally closed.	Cause of failure. *a*	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Apr. 14, 1865	Jan. 2, 1867	W	$50,823	$28,053	$115,538	$13,692	$208,106	1
May 1, 1866	Feb. 2, 1885	U	83,713	57,029	818,154	27,741	986,637	2
May 8, 1866	May 14, 1883	U	.....	860,929	.....	.....	860,929	3
.....	.....	.....	83,713	917,958	818,154	27,741	1,847,566	
Mar. 13, 1867	July 28, 1870	T	18,424	2,029	101,072	5,400	126,925	4
Mar. 21, 1867	Feb. 4, 1870	V	50,000	395,412	.....	26,579	471,991	5
Apr. 30, 1867	Nov. 25, 1882	B	116,422	96,556	78,415	57,732	349,125	6
May 20, 1867	Sept. 28, 1882	Q	853,148	276,400	701,116	156,575	1,987,239	7
Aug. 20, 1867	Dec. 19, 1874	W	36,748	69,857	86,856	19,449	212,910	8
Sept. 6, 1867	Nov. 18, 1874	U	1,175,656	121,683	272,757	121,017	1,691,113	9
Oct. 1, 1867	Aug. 15, 1872	G	255,235	144,903	65,361	21,572	487,071	10
.....	.....	.....	2,505,633	1,106,840	1,305,577	408,324	5,326,374	
Feb. 28, 1868	Apr. 7, 1881	N	39,486	4,809	83,830	12,212	140,337	11
Mar. 3, 1868	Nov. 30, 1872	Q	98,240	79,652	125,057	13,426	316,375	12
Apr. 24, 1868	Nov. 25, 1882	N	21,584	49,959	22,569	.....	94,112	13
.....	.....	.....	159,310	134,420	231,456	25,638	550,824	
Mar. 15, 1869	Dec. 4, 1875	B	7,000	811	.....	30,371	38,182	14
Oct. 14, 1869	May 16, 1884	U	129,721	497,292	91,412	42,236	760,661	15
.....	.....	.....	136,721	498,103	91,412	72,607	798,843	
Dec. 13, 1871	Apr. 20, 1882	V	1,867,641	.....	942,283	124,832	2,934,756	16
Dec. 15, 1871	Nov. 16, 1874	U	364,973	.....	91,355	11,895	468,223	17
.....do	Sept. 1, 1875	F	229,617	736,997	165,442	49,409	1,181,465	18
Dec. 20, 1871	Feb. 13, 1872	U	653,658	.....	.....	.....	653,658	19
Apr. 23, 1872	Oct. 2, 1877	U	86,493	40,000	37,494	32,517	196,504	20
May 2, 1872	Jan. 3, 1876	V	15,800	14,174	25,000	6,537	61,511	21
.....	.....	.....	3,218,182	791,171	1,261,574	225,190	5,496,117	
Dec. 12, 1872	Feb. 15, 1886	B	100,000	100,000	168,100	24,866	392,966	22
Dec. 31, 1872	Jan. 8, 1880	B	127,769	50,000	25,000	25,102	227,871	23
Mar. 18, 1873	June 1, 1881	M	379,020	110,450	148,920	168,603	806,993	24
Apr. 28, 1873	Apr. 29, 1884	A	336,833	58,852	283,550	128,337	807,572	25
Sept. 19, 1873	July 24, 1876	M	1,000,000	1,277,690	.....	215,724	2,493,414	26
Sept. 22, 1873	Mar. 31, 1883	V	1,435,113	473,372	453,593	404,431	2,766,509	27
Sept. 25, 1873	May 1, 1876	R	342,260	252,250	321,722	103,609	1,019,841	28
.....do	May 15, 1876	R	100,000	50,000	79,409	43,225	272,634	29
Oct. 18, 1873	Nov. 30, 1883	P	94,483	173,378	7,954	21,095	296,910	30
Oct. 23, 1873	Mar. 21, 1887	W	300,000	100,000	376,870	654,185	1,431,055	31
Oct. 24, 1873	Dec. 6, 1882	U	28,077	55,386	29,267	2,574	115,304	32
.....	.....	.....	4,243,555	2,701,378	1,894,385	1,791,751	10,631,069	
Dec. 16, 1873	Sept. 11, 1878	P	25,000	85,000	78,857	14,241	203,098	34
June 3, 1874	June 2, 1883	G	77,723	56,350	80,297	3,542	217,912	35
.....	.....	.....	102,723	141,350	159,154	17,783	421,010	
Nov. 28, 1874	Sept. 18, 1876	X	51,296	32,011	29,055	12,816	125,178	36
Dec. 10, 1874	May 14, 1879	V	6,300	204,600	3,274	15,258	229,432	37
Feb. 1, 1875	Nov. 20, 1883	V	619,836	1,250,163	151,439	678,349	2,699,787	38
Oct. 22, 1875	Mar. 10, 1879	E	140,000	120,000	63,620	18,439	342,059	39
Oct. 28, 1875	Apr. 5, 1886	U	169,520	105,218	257,655	30,696	563,089	40
.....	.....	.....	986,952	1,711,992	505,043	755,558	3,959,545	
Jan. 24, 1876	June 2, 1884	V	20,000	190,069	.....	27,287	237,356	41
Feb. 1, 1876	Mar. 4, 1886	V	27,123	131,227	65,802	3,084	227,236	42
.....do	Mar. 28, 1883	N	29,752	26,858	9,359	9,635	75,604	43
Feb. 26, 1876	Feb. 28, 1878	V	74,376	19,938	5,737	15,162	115,213	44
Mar. 13, 1876	Jan. 31, 1881	P	18,093	118,300	35,855	13,816	186,064	45
Apr. 11, 1876	July 20, 1882	P	35,000	25,000	65,097	44,815	169,912	46
May 17, 1876	Feb. 28, 1885	V	453,037	478,917	85,805	86,248	1,104,007	47
July 12, 1876	May 23, 1888	G	86,014	44,582	9,105	21,738	161,439	48
Sept. 23, 1876	July 14, 1880	B	59,226	18,387	67,531	3,681	148,825	49
.....	.....	.....	802,621	1,053,278	344,291	225,466	2,425,656	

a See explanation in note following Table No. 81.

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks the Affairs of which have

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
50	First National Bank, Greenfield, Ohio *a*	101	$50,000	$29,662	$970
51	National Bank of Fishkill, N. Y	971	200,000	177,200	2,221
52	First National Bank, Franklin, Ind	50	132,000	92,092	1,845
53	Northumberland County National Bank, Shamokin, Pa.	689	67,000	60,300	960
54	First National Bank, Winchester, Ill	1484	50,000	45,000	750
55	National Exchange Bank, Minneapolis, Minn	719	100,000	90,000	1,170
56	National Bank of the State of Missouri, St. Louis, Mo.	1665	2,500,000	296,274	15,780
57	First National Bank, Delphi, Ind	1949	50,000	45,000	738
58	First National Bank, Georgetown, Colo	1991	75,000	45,000	315
59	Lock Haven National Bank, Lock Haven, Pa	1273	120,000	71,200	972
	Total (number of banks, 9)		3,344,000	951,728	25,721
61	Central National Bank, Chicago, Ill	2047	200,000	45,000	576
62	First National Bank, Kansas City, Mo	1612	500,000	44,940	2,120
63	Commercial National Bank, Kansas City, Mo	1995	100,000	44,500	884
64	First National Bank, Ashland, Pa. *a*	403	112,500	75,554	2,118
65	First National Bank, Tarrytown, N. Y	364	100,000	89,200	1,838
66	First National Bank, Allentown, Pa. *a*	161	250,000	78,641	2,538
67	First National Bank, Waynesburg, Pa. *a*	305	100,000	7,002	735
68	Washington County National Bank, Greenwich, N. Y.	1266	200,000	114,220	1,845
69	First National Bank, Dallas, Tex	2157	50,000	29,800	500
70	People's National Bank, Helena, Mont	2105	100,000	89,300	480
71	First National Bank, Bozeman, Mont	2027	50,000	44,400	615
72	Merchants' National Bank, Fort Scott, Kans. *a*	1927	50,000	35,328	645
73	Farmers' National Bank, Platte City, Mo	2356	50,000	27,000	225
	Total (number of banks, 13)		1,862,500	724,885	15,119
74	First National Bank, Warrensburg, Mo	1856	100,000	45,000	799
75	German American National Bank, Washington, D. C.	2358	130,000	62,500	330
76	German National Bank, Chicago, Ill. *a*	1734	500,000	42,795	3,120
77	Commercial National Bank, Saratoga Springs, N. Y.	1227	100,000	86,900	1,683
78	Second National Bank, Scranton, Pa. *a*	49	200,000	91,465	3,042
79	National Bank of Poultney, Vt	1200	100,000	90,000	1,583
80	First National Bank, Monticello, Ind	2208	50,000	27,000	411
81	First National Bank, Butler, Pa	309	50,000	71,165	2,100
	Total (number of banks, 8)		1,230,000	516,825	13,068
82	First National Bank, Meadville, Pa	115	100,000	89,500	2,645
83	First National Bank, Newark, N. J	52	300,000	326,643	8,043
84	First National Bank, Brattleboro, Vt	470	300,000	90,000	4,142
	Total (number of banks, 3)		700,000	506,143	14,830
85	Mechanics' National Bank, Newark, N. J	1251	500,000	449,900	11,040
86	First National Bank, Buffalo, N. Y	235	100,000	99,500	2,035
87	Pacific National Bank, Boston, Mass	2373	961,300	450,000	3,053
	Total (number of banks, 3)		1,561,300	999,400	16,128
88	First National Bank of Union Mills, Union City, Pa.	110	50,000	43,000	1,262
89	Vermont National Bank, St. Albans, Vt	1583	200,000	65,200	2,767
	Total (number of banks, 2)		250,000	108,200	4,029
90	First National Bank, Leadville, Colo	2420	60,000	53,000	960
91	City National Bank, Lawrenceburg, Ind. *a*	2889	100,000	77,000	790
92	First National Bank, St. Albans, Vt	269	100,000	89,980	2,222
93	First National Bank, Monmouth, Ill	2751	75,000	27,000	240
94	Marine National Bank, New York, N. Y	1215	400,000	260,100	8,479
95	Hot Springs National Bank, Hot Springs, Ark	2887	50,000	40,850	410
96	Richmond National Bank, Richmond, Ind	2090	250,000	158,900	7,931
97	First National Bank, Lexington, Mont	3006	50,000	11,210	150
98	First National Bank, Albion, N. Y	166	100,000	90,000	2,994
99	First National Bank, Jamestown, N. Dak	2578	50,000	18,650	245
100	Logan National Bank, West Liberty, Ohio	2942	50,000	23,400	235
	Total (number of banks, 11)		1,285,000	850,120	24,656

a Formerly in voluntary liquidation.

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Receiver appointed.	Finally closed.	Cause of failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Dec. 12, 1876	Nov. 25, 1882	U	.....	$57,675	.....	$376	$58,051	50
Jan. 27, 1877	Aug. 11, 1884	B	$194,665	262,909	$51,403	49,441	558,418	51
Feb. 13, 1877	Sept. 14, 1881	B	86,492	58,188	200,909	24,217	369,806	52
Mar. 12, 1877	Jan. 18, 1883	M	67,246	112,026	25,941	14,770	219,983	53
Mar. 16, 1877	July 23, 1881	W	67,541	66,025	79,101	14,270	226,937	54
May 24, 1877	June 10, 1880	M	135,231	90,704	124,371	18,411	368,717	55
June 23, 1877	Mar. 26, 1888	O	935,999	2,818,966	633,744	433,400	4,822,109	56
July 20, 1877	Oct. 15, 1881	W	175,254	6,250	6,596	13,478	201,578	57
Aug. 18, 1877	Oct. 5, 1885	U	34,368	52,627	629,113	30,398	746,506	58
Aug. 20, 1877	Mar. 3, 1882	V	220,481	150,650	24,990	34,350	430,471	59
.....	.....	.....	1,917,277	3,676,020	1,776,168	633,111	8,002,576	
Dec. 1, 1877	Feb. 23, 1892	V	157,438	161,441	170,712	16,680	506,271	61
Feb. 11, 1878	July 6, 1881	X	1,118,118	313,726	405,000	19,817	1,856,661	62
.....do	Mar. 9, 1882	V	52,349	74,724	51,175	6,723	184,971	63
Feb. 28, 1878	Aug. 5, 1879	V	107,318	41,584	19,070	8,859	176,831	64
Mar. 23, 1878	June 20, 1882	V	100,994	.....	153,467	20,289	274,750	65
Apr. 15, 1878	Mar. 9, 1885	N	19,879	132,445	185,220	2,171	339,715	66
May 15, 1878	Sept. 7, 1885	V	.....	15,869	42,284	1,861	60,014	67
June 8, 1878	July 5, 1879	P	311,324	27,894	236,971	13,749	589,938	68
.....do	Mar. 24, 1885	V	48,149	36,245	67,423	4,305	156,122	69
Sept. 13, 1878	Feb. 12, 1889	Q	32,559	95,251	166,151	67,942	361,903	70
Sept. 14, 1878	.....do	Q	39,010	76,046	333	21,090	136,479	71
Sept. 25, 1878	Apr. 8, 1881	X	21,225	15,543	46,588	1,892	85,248	72
Oct. 1, 1878	Oct. 10, 1879	N	9,561	18,691	42,296	1,944	72,492	73
.....	.....	.....	2,017,924	1,009,459	1,586,690	187,322	4,801,395	
Nov. 1, 1878	Mar. 15, 1881	X	90,953	194,457	11,578	33,375	330,363	74
.....do	Apr. 10, 1894	P	256,286	139,514	37,923	61,147	494,870	75
Dec. 20, 1878	Mar. 1, 1884	B	104,966	101,971	475,052	29,881	711,870	76
Feb. 11, 1879	Jan. 17, 1881	X	133,169	167,503	28,969	17,085	346,726	77
Mar. 15, 1879	Apr. 24, 1886	X	264,908	101,178	104,858	47,591	518,535	78
Apr. 7, 1879	Aug. 1, 1881	X	68,078	97,257	18,384	19,560	203,279	79
July 18, 1879	Feb. 6, 1883	N	23,646	6,734	4,374	15,017	49,771	80
July 23, 1879	Aug. 6, 1887	E	12,647	134,716	34,737	27,503	209,603	81
.....	.....	.....	954,653	943,330	715,875	251,159	2,865,017	
June 9, 1880	Feb. 4, 1882	R	115,012	22,545	12,863	19,198	169,618	82
June 14, 1880	Feb. 18, 1885	F	418,951	64,041	55,895	41,173	580,060	83
June 19, 1880	Oct. 12, 1885	N	51,574	.....	302,654	43,895	398,123	84
.....	.....	.....	585,537	86,586	371,412	104,266	1,147,801	
Nov. 2, 1881	Dec. 22, 1896	C	1,114,503	185,002	78,286	232,147	1,609,938	85
Apr. 22, 1882	Apr. 30, 1892	P	488,892	65,526	696,987	36,916	1,288,321	86
May 22, 1882	June 30, 1893	S	648,710	1,416,793	1,397,334	449,324	3,912,161	87
.....	.....	.....	2,252,105	1,667,321	2,172,607	718,387	6,810,420	
Mar 24, 1883	Apr. 15, 1893	S	161,699	46,829	16,309	23,640	248,477	88
Aug. 9, 1883	June 6, 1892	V	124,114	520,917	118,618	20,617	784,266	89
.....	.....	.....	285,813	567,746	134,927	44,257	1,032,743	
Jan. 24, 1884	Dec. 5, 1893	B	72,197	56,042	102,112	56,410	286,761	90
Mar. 11, 1884	Oct. 25, 1886	G	13,993	14,500	2,551	1,599	32,646	91
Apr. 22, 1884	May 25, 1894	P	217,314	96,875	49,951	78,359	442,499	92
.....do	Jan. 4, 1894	B	172,940	96,543	9,688	34,112	313,283	93
May 13, 1884	Sept. 30, 1899	T	3,496,495	816,916	1,568,940	871,204	6,753,555	94
June 2, 1884	Sept. 25, 1889	E	31,058	27,774	27,190	6,407	92,429	95
July 23, 1884	Sept. 30, 1890	H	367,109	72,356	171,319	124,054	734,838	96
Aug. 25, 1884	Dec. 31, 1900	X	33,543	15,304	22,255	941	72,043	97
Aug. 26, 1884	Apr. 19, 1893	B	55,763	44,446	113,329	212,545	426,083	98
Sept. 13, 1884	Oct. 29, 1885	E	7,519	29,826	29,352	3,312	70,009	99
Oct. 18, 1884	Jan. 22, 1890	P	60,096	22,695	.....	56,057	138,848	100
.....	.....	.....	4,528,027	1,293,277	2,096,690	1,445,000	9,362,994	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
101	Middletown National Bank, Middletown, N. Y	1276	$200,000	$176,000	$4,175
102	Farmers' National Bank, Bushnell, Ill	1791	50,000	44,000	1,168
103	Schoharie County National Bank, Schoharie, N. Y	1510	50,000	38,350	17,645
104	Exchange National Bank, Norfolk, Va	1137	300,000	228,200	7,120
	Total (number of banks, 4)		600,000	486,550	30,108
105	First National Bank, Lake City, Minn	1740	50,000	44,420	1,220
106	Lancaster National Bank, Clinton, Mass	583	100,000	72,360	3,523
107	First National Bank, Sioux Falls, S. Dak	2465	50,000	10,740	280
108	First National Bank, Wahpeton, N. Dak	2624	50,000	17,120	330
109	First National Bank, Angelica, N. Y	564	100,000	89,000	2,810
110	City National Bank, Williamsport, Pa	2139	100,000	43,140	2,055
111	Abington National Bank, Abington, Mass.*a*	1386	150,000	25,425	
112	First National Bank, Blair, Nebr	2724	50,000	26,180	400
	Total (number of banks, 8)		650,000	328,385	10,618
113	First National Bank, Pine Bluff, Ark	2776	50,000	26,280	485
114	Palatka National Bank, Palatka, Fla	3266	50,000	19,210	250
116	Henrietta National Bank, Henrietta, Tex	3022	50,000	11,250	200
117	National Bank of Sumter, S. C	3082	50,000	11,250	210
118	First National Bank, Dansville, N. Y	75	50,000	15,730	1,385
119	First National Bank, Corry, Pa	605	100,000	73,829	3,244
120	Stafford National Bank, Stafford Springs, Conn	686	200,000	139,048	4,638
	Total (number of banks, 7)		550,000	296,597	10,412
121	Fifth National Bank, St. Louis, Mo	2835	300,000	44,430	1,450
122	Metropolitan National Bank, Cincinnati, Ohio	2542	1,000,000	277,745	6,600
123	First National Bank, Auburn, N. Y	231	150,000	63,446	4,036
124	Commercial National Bank, Dubuque, Iowa	1801	100,000	62,170	2,434
125	State National Bank, Raleigh, N. C	1682	100,000	22,500	1,555
126	Second National Bank, Xenia, Ohio	277	150,000	48,470	2,965
127	Madison National Bank, Madison, S. Dak	3597	50,000	11,250	72
128	Lowell National Bank, Lowell, Mich	1280	50,000	27,800	2,157
	Total (number of banks, 8)		1,900,000	557,811	21,269
129	California National Bank, San Francisco, Cal	3592	200,000	45,000	580
130	First National Bank, Anoka, Minn	2800	50,000	11,250	253
	Total (number of banks, 2)		250,000	56,250	833
131	National Bank of Shelbyville, Tenn	2198	50,000	16,710	885
132	First National Bank, Sheffield, Ala	3617	100,000	22,500	555
133	Third National Bank, Malone, N. Y	3366	50,000	10,750	170
134	First National Bank, Abilene, Kans	2427	100,000	21,240	805
135	Harper National Bank, Harper, Kans	3431	50,000	10,750	140
136	Gloucester City National Bank, Gloucester City, N. J.	3936	50,000	11,250	140
137	Park National Bank, Chicago, Ill	3502	200,000	45,000	2,200
138	State National Bank, Wellington, Kans	3564	50,000	11,250	270
139	Kingman National Bank, Kingman, Kans	3559	100,000	22,000	525
	Total (number of banks, 9)		750,000	171,450	5,690
141	First National Bank, Belleville, Kans	3386	50,000	11,250	255
144	City National Bank, Hastings, Nebr	3099	100,000	22,500	680
145	People's National Bank, Fayetteville, N. C	2003	125,000	28,800	2,038
146	Spokane National Bank, Spokane Falls, Wash	3838	100,000	21,700	380
147	First National Bank, Ellsworth, Kans	3249	50,000	10,750	240
148	Second National Bank, McPherson, Kans	3791	50,000	11,250	260
149	Pratt County National Bank, Pratt, Kans	3787	50,000	10,750	325
152	National City Bank, Marshall, Mich	2023	100,000	44,000	2,157
153	Red Cloud National Bank, Red Cloud, Nebr	3181	75,000	16,875	455
154	Asbury Park National Bank, Asbury Park, N. J.	3792	100,000	20,700	620
155	Ninth National Bank, Dallas, Tex	4415	300,000	45,000	2,000
156	First National Bank, Red Cloud, Nebr	2811	75,000	16,275	455
157	Central Nebraska National Bank, Broken Bow, Nebr.	3927	60,000	13,500	252
158	Florence National Bank, Florence, Ala	4135	60,000	12,900	610
159	First National Bank, Palatka, Fla	3223	150,000	33,250	750
160	First National Bank, Kansas City, Kans	3706	150,000	33,750	1,170
161	Rio Grande National Bank, Laredo, Tex	4146	100,000	22,500	750
162	First National Bank, Clearfield, Pa	768	100,000	95,597	6,210
164	First National Bank, Coldwater, Kans	8703	52,000	11,200	235
	Total (number of banks, 19)		1,847,000	482,547	19,852

a Restored to solvency.

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Receiver appointed.	Finally closed.	Cause of failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Nov. 29, 1884	May 29, 1893	I	$600,810	$53,692	$167,075	$131,069	$952,646	101
Dec. 17, 1884	Feb. 10, 1888	L	13,170	3,874	62,229	11,899	91,172	102
Mar. 23, 1885	Sept. 30, 1890	B	96,891	39,593	28,010	4,809	169,203	103
Apr. 9, 1885	June 23, 1894	O	1,273,711	1,441,378	938,916	273,432	3,927,437	104
			1,984,582	1,538,537	1,196,230	421,209	5,140,558	
Jan. 4, 1886	June 1, 1886	E	57,487	91,996	7,291	57,994	214,768	105
Jan. 20, 1886	Sept. 14, 1891	B	144,850	138,707	8,094	69,964	361,615	106
Mar. 11, 1886	Apr. 5, 1897	J	48,510	137,859	3,821	12,332	202,522	107
Apr. 8, 1886	Mar. 20, 1890	J	20,505	66,965	44,909	4,138	136,517	108
Apr. 19, 1886	Mar. 2, 1888	A	59,810	28,459	70,458	7,798	166,525	109
May 4, 1886	Aug. 18, 1887	D	154,879	26,825	24,398	35,202	241,304	110
Aug. 2, 1886	Feb. 17, 1887	L	122,551	168,164	5,462	21,633	317,810	111
Sept. 8, 1886	Apr. 30, 1887	U	235,474	8,000	6,834	5,439	255,747	112
			844,066	666,975	171,267	214,500	1,896,808	
Nov. 20, 1886	July 25, 1895	V	50,793	85,912	1,609	16,171	154,485	113
June 3, 1887	Oct. 17, 1887	V	15,646	32,092	8,791	1,790	58,319	114
Aug. 17, 1887	July 11, 1889	K	74,171	35,999	12,995	25,696	148,861	116
Aug. 24, 1887	Mar. 5, 1891	A	66,081		159	17,769	84,009	117
Sept. 8, 1887	May 13, 1892	B	17,449	8,397	37,572	56,220	119,638	118
Oct. 11, 1887	Apr. 25, 1892	V	156,586	20,239	66,710	29,501	273,036	119
Oct. 17, 1887	Oct. 20, 1888	B	208,243	119,869	60,869	29,177	418,158	120
			588,969	302,508	188,705	176,324	1,256,506	
Nov. 15, 1887	June 10, 1901	F	580,321	929,388	61,622	95,571	1,666,902	121
Feb. 10, 1888	June 27, 1888	V	1,668,952	787,598	125,236	7,111	2,588,897	122
Feb. 20, 1888	July 6, 1897	R	268,961	160,617	510,790	325,342	1,265,710	123
Apr. 2, 1888	Nov. 11, 1892	V	333,506	324,872	15,112	29,221	702,711	124
Mar. 21, 1888	Jan. 15, 1891	B	152,390	176,652	137,561	8,398	475,001	125
May 9, 1888	Jan. 21, 1889	V	181,870	214,560	78,496	69,652	544,578	126
June 23, 1888	July 24, 1894	S	17,136	91,153	20,025	38,052	166,366	127
Sept. 19, 1888	Apr. 24, 1890	W	55,535	71,124	1,316	46,811	174,786	128
			3,258,671	2,755,964	950,158	620,158	7,584,951	
Jan. 14, 1889	Feb. 26, 1895	Q	400,003	61,519	216,704	95,247	773,473	129
Apr. 22, 1889	May 4, 1896	B	83,776	44,698	17,225	24,059	169,758	130
			483,779	106,217	233,929	119,306	943,231	
Dec. 13, 1889	Apr. 26, 1892	Q	1,898	98,099	44,592	6,092	150,681	131
Dec. 23, 1889	Jan. 26, 1900	V	153,262	117,240	72,568	9,329	352,399	132
Dec. 30, 1889	Dec. 31, 1892	W	74,662	31,442	33,827	2,446	142,377	133
Jan. 21, 1890	May 9, 1895	F	38,896	92,995	81,897	9,209	222,997	134
Feb. 10, 1890	July 21, 1894	F	25,775	21,224	19,674	4,750	71,423	135
June 12, 1890	Feb. 2, 1894	F	6,675	12,317	56,237	8,040	83,269	136
July 14, 1890	Feb. 27, 1893	F	342,921	256,395	142,551	41,536	783,403	137
Sept. 25, 1890	Mar. 29, 1893	W	23,319	77,765	11,646	10,068	122,798	138
Oct. 2, 1890	June 7, 1899	X	11,416	101,635	64,792	48,396	226,239	139
			678,824	809,112	527,784	139,866	2,155,586	
Dec. 12, 1890	Oct. 31, 1893	G	10,794	50,866	22,426	4,042	88,128	141
Jan. 14, 1891	Oct. 7, 1896	J	48,128	59,642	110,400	18,644	236,814	144
Jan. 20, 1891	Mar. 12, 1896	R	101,878	24,882	124,504	10,516	261,780	145
Feb. 3, 1891	Jan. 22, 1895	H	314,354	190,090	9,060	223,449	736,953	146
Feb. 11, 1891	Apr 11, 1898	F	102,952	46,213	43,981	6,415	199,561	147
Mar. 25, 1891	Nov 1, 1893	Q	7,537	85,858	29,718	46,220	169,333	148
Apr. 7, 1891	Apr. 1, 1896	H	24,983	56,756	17,166	9,049	107,954	149
June 22, 1891	Mar. 31, 1895	D	157,652	38,725	641	23,250	220,268	152
July 1, 1891	May 24, 1895	V	33,823	118,333	13,635	26,708	192,499	153
July 2, 1891	June 30, 1892	G	21,089	32,015	56,240	23,462	135,806	154
July 16, 1891	Aug. 11, 1900	Q	123,895	229,956	218,928	19,311	592,090	155
.... do	Feb. 25, 1896	Q	34,040	41,226	82,117	8,714	166,097	156
July 21, 1891	Sept. 7, 1897	G	37,214	91,674	9,321	5,080	143,289	157
July 23, 1891	Apr. 18, 1898	O	27,436	80,860	15,460	5,133	128,889	158
Aug. 7, 1891	Oct. 1, 1900	H	157,630	214,991	112,844	9,872	495,337	159
Aug. 17, 1891	May 25, 1899	G	86,050	87,665	118,023	25,157	316,895	160
Oct. 3, 1891	Sept. 8, 1896	V	42,152	27,181	101,848	5,615	176,796	161
Oct. 7, 1891	Jan. 29, 1900	S	74,758	51,564	142,122	97,314	365,758	162
Oct. 14, 1891	Nov. 24, 1894	H	16,121	50,064	19,455	5,219	90,859	164
			1,425,486	1,578,561	1,247,889	573,170	4,825,106	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
165	Maverick National Bank, Boston, Mass	677	$400,000	$78,894	$11,650
166	Corry National Bank, Corry, Pa	569	100,000	96,180	4,437
167	Cheyenne National Bank, Cheyenne, Wyo	3416	150,000	33,750	1,150
168	California National Bank, San Diego, Cal	3828	500,000	45,000	1,900
169	First National Bank, Wilmington, N. C	1656	250,000	52,880	3,605
170	Huron National Bank, Huron, S. Dak	3267	75,000	18,000	420
171	First National Bank, Downs, Kans	3569	50,000	10,750	275
172	First National Bank, Muncy, Pa	837	100,000	94,899	5,997
173	Bell County National Bank, Temple, Tex	4404	50,000	11,250	450
174	First National Bank, Deming, N. Mex	3160	100,000	22,500	1,060
176	Lima National Bank, Lima, Ohio	2859	200,000	45,000	1,642
177	National Bank of Guthrie, Okla. *a*	4383	100,000	21,800	750
178	Cherryvale National Bank, Cherryvale, Kans	4288	50,000	11,250	390
179	First National Bank, Erie, Kans	3963	50,000	11,250	300
180	First National Bank, Rockwall, Tex	3890	125,000	26,720	850
181	Vincennes National Bank, Vincennes, Ind	1454	100,000	31,780	5,195
	Total (number of banks, 16)		2,400,000	611,903	40,071
182	First National Bank, Del Norte, Colo	4264	50,000	11,250	240
183	Newton National Bank, Newton, Kans	3297	100,000	48,740	1,290
187	Commercial National Bank, Nashville, Tenn	3228	500,000	45,000	5,000
188	Alabama National Bank, Mobile, Ala	1817	150,000	42,800	9,020
189	First National Bank, Ponca, Nebr	3627	50,000	11,250	610
193	National Bank of North Dakota, Fargo, N. Dak	4256	250,000	44,250	2,750
194	Evanston National Bank, Evanston, Ill	4767	100,000	22,500	1,420
195	National Bank of Deposit, New York, N. Y	3771	300,000	45,000	1,610
196	Oglethorpe National Bank, Brunswick, Ga	3753	150,000	32,900	2,170
198	First National Bank, Cedar Falls, Iowa	2177	50,000	11,250	1,838
199	First National Bank, Brady, Tex	4198	50,000	11,250	750
201	Citizens' National Bank, Hillsboro, Ohio	2039	100,000	24,570	4,045
202	First National Bank, Brunswick, Ga	3116	200,000	44,000	2,610
204	Merchants' National Bank, Tacoma, Wash	3172	250,000	45,000	2,000
205	City National Bank, Greenville, Mich	3243	50,000	11,250	600
206	First National Bank, Whatcom, Wash	4099	50,000	11,250	520
207	Columbia National Bank, New Whatcom, Wash	4351	100,000	22,500	730
210	Linn County National Bank, Albany, Oreg	4326	100,000	21,700	1,190
211	Nebraska National Bank, Beatrice, Nebr	4185	100,000	21,880	515
212	Gulf National Bank, Tampa, Fla	4478	50,000	11,250	430
213	Livingston National Bank, Livingston, Mont	4117	50,000	10,750	320
214	Chemical National Bank, Chicago, Ill	4666	1,000,000	45,000	2,110
217	First National Bank, Cedartown, Ga	4075	75,000	16,370	1,160
218	Merchants' National Bank, Great Falls, Mont	4434	100,000	22,500	595
219	State National Bank, Knoxville, Tenn	4102	100,000	21,800	1,230
221	Indianapolis National Bank, Indianapolis, Ind	581	300,000	57,212	12,138
225	National Bank of the Commonwealth, Manchester, N. H.	4692	200,000	67,500	1,995
226	First National Bank, Starkville, Miss	3688	60,000	13,500	595
229	Albuquerque National Bank, Albuquerque, N. Mex.	3222	175,000	44,150	2,210
230	First National Bank, Vernon, Tex	4033	100,000	22,500	605
234	First National Bank, Hot Springs, S. Dak	4370	50,000	11,250	190
235	First National Bank, Marion, Kans	3018	50,000	21,900	1,160
236	Washington National Bank, Tacoma, Wash	4018	100,000	43,500	2,370
238	Lloyd's National Bank, Jamestown, N. Dak	4561	100,000	22,500	1,310
239	National Granite State Bank, Exeter, N. H	1147	50,000	41,137	5,700
240	Chamberlain National Bank, Chamberlain, S. Dak	4282	50,000	11,250	300
241	Port Townsend National Bank, Port Townsend, Wash.	4290	100,000	22,500	1,370
243	First National Bank, Sundance, Wyo	4343	50,000	11,250	485
245	Commercial National Bank, Denver, Colo	4113	250,000	45,000	2,320
246	First National Bank, Dayton, Tenn	4362	50,000	11,250	135
	Total (number of banks, 49)		5,760,000	1,102,389	77,936
248	First National Bank, Spokane, Wash	2805	250,000	45,000	2,177
249	Oregon National Bank, Portland, Oreg	3719	200,000	45,000	1,555
251	First National Bank, Fort Payne, Ala	4064	50,000	11,250	870
253	First National Bank, Watkins, N. Y	3047	50,000	11,250	5,825
254	First National Bank, Llano, Tex	4316	75,000	16,870	1,060
255	American National Bank, Springfield, Mo	4360	200,000	45,000	3,020
257	National Bank of Pendleton, Oreg	4219	100,000	22,500	1,370
258	State National Bank, Wichita, Kans	3524	100,000	22,500	912
260	Black Hills National Bank, Rapid City, S. Dak	3101	75,000	27,750	1,980
261	First National Bank, Arlington, Oreg	3676	50,000	14,250	437
262	Baker City National Bank, Baker City, Oreg	4206	75,000	16,870	1,280
263	First National Bank, Grant, Nebr	4170	50,000	11,250	302
264	Wichita National Bank, Wichita, Kans	2786	250,000	44,500	2,250
	Total (number of banks, 13)		1,525,000	330,990	23,038

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Receiver appointed.	Finally closed.	Cause of failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Nov. 2, 1891	Mar. 31, 1898	F	$4,170,649	$4,747,445	$772,597	$526,501	$10,217,192	165
Nov. 21, 1891	Oct. 16, 1896	R	429,340	152,513	61,480	73,296	716,629	166
Dec. 5, 1891	May 31, 1899	O	130,365	298,762	31,617	68,139	528,883	167
Dec. 18, 1891	June 12, 1900	O	541,363	535,479	360,716	220,900	1,658,458	168
Dec. 21, 1891	Sept. 21, 1899	B	140,808	369,140	181,995	45,155	737,098	169
Jan. 7, 1892	Sept. 23, 1897	U	41,221	17,778	39,147	4,511	102,657	170
Feb. 6, 1892	Apr. 25, 1898	V	17,570	60,938	39,621	7,963	126,092	171
Feb. 9, 1892	Oct. 12, 1892	S	62,381	106,718	9,696	27,100	205,895	172
Feb. 19, 1892	May 2, 1898	B	68,264	65,727	2,650	17,332	153,973	173
Feb. 29, 1892	Aug. 28, 1901	P	24,715	209,549	32,215	20,183	286,662	174
Mar. 21, 1892	Apr. 12, 1893	G	124,113	276,990	58,257	60,642	520,002	176
June 22, 1892	June 24, 1901	Q	3,992	.....	.....	.....	3,992	177
July 2, 1892	Jan. 5, 1897	O	15,583	31,110	53,933	1,097	101,723	178
.....do	Apr. 6, 1893	V	60,369	5,111	30,953	5,886	102,319	179
July 20, 1892	Mar. 31, 1896	Q	31,523	79,936	109,651	11,414	232,524	180
July 22, 1892	Oct. 24, 1900	R	196,351	109,297	149,159	32,808	397,615	181
.....	....	.....	5,968,607	7,066,493	1,933,687	1,122,927	16,091,714	
Jan. 14, 1893	June 15, 1899	G	68,135	83,761	26,342	3,851	182,089	182
Jan. 16, 1893	Oct. 27, 1897	Y	30,329	27,959	145,461	9,729	213,478	183
Apr. 6, 1893	May 27, 1899	Q	1,055,328	365,918	958,272	148,669	2,528,187	187
Apr. 17, 1893	Sept. 30, 1897	V	50,839	131,070	34,910	7,283	224,102	188
May 13, 1893	Sept. 5, 1899	Q	28,701	121,847	58,679	11,472	220,699	189
June 6, 1893	Sept. 16, 1895	Q	19,956	296,498	3,201	39,141	358,796	193
June 7, 1893	Apr. 3, 1897	T	48,169	90,902	53,163	8,944	201,178	194
June 9, 1893	June 15, 1894	F	958,872	263,745	.....	26,849	1,249,466	195
June 12, 1893	Oct. 23, 1899	Y	72,758	267,992	97,917	39,968	478,635	196
June 13, 1893	Jan. 6, 1897	L	63,781	101,494	39,292	11,726	216,293	198
.....do	Oct. 9, 1896	T	54,586	13,195	41,179	6,277	115,237	199
June 16, 1893	Apr. 29, 1901	Q	221,171	80,835	252,321	62,191	616,518	201
June 17, 1893	Sept. 12, 1895	V	193,193	387,344	36,389	24,017	640,943	202
June 23, 1893	Sept. 10, 1897	Y	371,884	569,688	90,355	69,748	1,101,675	204
June 27, 1893	June 24, 1899	Q	125,823	159,710	36,245	27,881	349,659	205
.....do	Oct. 19, 1897	Y	38,067	65,807	19,565	12,706	136,145	206
.....do	Jan. 7, 1898	Y	115,530	105,146	4,563	6,430	231,669	207
July 10, 1893	Apr. 27, 1897	V	149,100	122,381	53,766	49,369	374,616	210
July 12, 1893	June 16, 1898	Y	107,446	156,577	18,026	27,610	309,659	211
July 14, 1893	May 24, 1899	Y	118,550	16,201	16,684	6,741	158,176	212
July 20, 1893	Jan. 5, 1901	Y	48,019	50,534	73,431	7,732	179,716	213
July 21, 1893	May 2, 1900	T	1,245,767	804,337	603,144	257,497	2,910,745	214
July 26, 1893	Nov. 16, 1894	V	85,199	60,104	15,848	4,124	165,275	217
July 29, 1893	Jan. 6, 1900	Y	74,026	85,906	117,614	76,100	353,646	218
.....do	Aug. 8, 1896	Y	175,816	44,380	11,323	15,774	247,293	219
Aug. 3, 1893	May 3, 1900	B	878,946	521,577	697,745	150,618	2,248,886	221
Aug. 7, 1893	May 22, 1899	O	355,824	88,038	53,470	78,996	576,328	225
Aug. 9, 1893	Feb. 27, 1899	O	31,582	36,726	40,169	2,100	110,577	226
Aug. 11, 1893	Apr. 30, 1898	V	226,267	256,229	26,402	51,562	560,460	229
Aug. 12, 1893	Apr. 30, 1897	V	48,562	178,182	6,840	19,426	253,010	230
Aug. 17, 1893	Oct. 28, 1897	Y	58,500	47,012	1,814	41,267	148,593	234
Aug. 22, 1893	.....do	Y	57,065	41,902	5,331	17,108	121,406	235
Aug. 26, 1893	May 25, 1901	Y	55,146	105,596	57,375	380,546	598,663	236
Sept. 14, 1893	Jan. 22, 1896	O	150,177	181,527	62,275	36,507	430,486	238
Sept. 23, 1893	Sept. 30, 1898	Y	68,315	99,690	26,227	19,090	213,322	239
Sept. 30, 1893	Apr. 7, 1899	V	38,588	33,835	5,278	12,656	90,357	240
Oct. 3, 1893	Dec. 6, 1897	O	13,037	60,828	33,545	6,679	114,089	241
Oct. 11, 1893	Oct. 28, 1897	T	9,697	83,387	14,593	3,237	110,914	243
Oct. 24, 1893	Dec. 27, 1900	Y	172,365	234,080	336,900	239,501	982,846	245
Oct. 25, 1893	Oct. 5, 1897	Y	20,125	67,229	11,622	4,950	103,926	246
.....	.....	.....	7,705,241	6,509,169	4,187,276	2,026,072	20,427,758	
Nov. 20, 1893	Feb. 12, 1900	J	71,327	489,454	1,982	69,116	631,879	248
Dec. 12, 1893	Dec. 31, 1897	U	329,168	167,989	10,318	22,460	529,935	249
Jan. 26, 1894	Dec. 14, 1897	V	17,928	33,376	21,246	1,938	74,488	251
Feb. 26, 1894	Jan. 24, 1901	Z	82,399	58,602	51,138	10,500	202,639	253
Feb. 28, 1894	May 1, 1899	G	11,339	77,651	21,677	6,473	117,140	254
.....do	July 24, 1897	Z	63,247	78,569	251,712	14,088	407,616	255
June 8, 1894	Oct. 28, 1897	Q	27,870	118,615	16,039	17,419	209,943	257
June 20, 1894	June 27, 1898	F	54,090	215,971	63,167	19,578	352,806	258
July 13, 1894	Mar. 13, 1899	Y	25,488	27,611	66,450	10,378	129,927	260
Aug. 2, 1894	Apr. 27, 1898	F	58,870	62,661	41,612	19,403	182,546	261
.....do	Oct. 26, 1897	L	61,174	43,463	61,824	23,400	189,861	262
Aug. 14, 1894	Sept. 17, 1895	Y	10,193	64,624	1,996	21,171	97,987	263
Sept. 5, 1894	Feb. 28, 1898	E	69,771	438,411	75,471	171,575	755,228	264
.....	.....	.....	882,864	1,876,997	714,632	407,502	3,881,995	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks the Affairs of which have

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
269	First National Bank, Johnson City, Tenn	3951	$50,000	$11,250	$930
270	Citizens' National Bank, Madison, S. Dak	3151	50,000	11,250	2,400
271	Citizens' National Bank, Spokane, Wash. *a*	4005	150,000	33,050	570
272	Tacoma National Bank, Tacoma, Wash	2924	200,000	44,360	3,610
273	City National Bank, Quanah, Tex	4361	100,000	22,050	3,100
274	Central National Bank, Rome, N. Y	1376	100,020	22,545	3,260
275	First National Bank, Redfield, S. Dak	3398	50,000	11,250	635
276	North Platte National Bank, North Platte, Nebr.	4024	75,000	16,155	665
282	First National Bank, Anacortes, Wash	4458	50,000	11,250	435
283	Holdrege National Bank, Holdrege, Nebr	3875	75,000	16,875	600
285	First National Bank, Texarkana, Tex	3065	50,000	15,600	1,770
286	First National Bank, Ravenna, Nebr	4043	50,000	11,250	455
288	First National Bank, Dublin, Tex	4062	50,000	11,250	340
289	First National Bank, Ocala, Fla	3470	50,000	11,250	695
291	First National Bank, Port Angeles, Wash	4315	50,000	11,250	880
294	Merchants' National Bank, Seattle, Wash	2985	200,000	43,150	4,090
296	Superior National Bank, West Superior, Wis	4680	135,000	44,190	3,385
297	Puget Sound National Bank, Everett, Wash	4796	50,000	10,930	345
298	Keystone National Bank, West Superior, Wis	4399	200,000	43,725	4,565
301	Kearney National Bank, Kearney, Nebr	3201	100,000	22,500	3,490
302	First National Bank, Wellington, Kans	2879	50,000	11,250	1,630
303	Columbia National Bank, Tacoma, Wash	4623	350,000	45,000	3,630
	Total (number of banks, 22)		2,235,020	481,380	41,480
305	Bellingham Bay National Bank, New Whatcom, Wash.	3976	60,000	13,050	1,690
307	German National Bank, Lincoln, Nebr	3571	100,000	21,900	1,475
310	Humboldt First National Bank, Humboldt, Kans.	3807	60,000	13,000	1,670
312	First National Bank, Bedford City, Va	4257	50,000	11,250	890
313	National Bank of Jefferson, Tex	1777	100,000	22,500	8,130
314	Sumner National Bank, Wellington, Kans	3865	100,000	22,500	5,550
315	First National Bank, Cheney, Wash	4542	50,000	11,250	465
316	Kittitas Valley National Bank, Ellensburg, Wash.	3867	50,000	11,250	890
319	First National Bank, Minot, N. Dak	4009	50,000	11,250	1,815
320	Yates County National Bank, Penn Yan, N. Y	2405	50,000	11,700	1,395
321	First National Bank, Larned, Kans	2666	50,000	11,250	2,150
322	Citizens National Bank, San Angelo, Tex	4659	100,000	22,500	3,930
329	First National Bank, Ithaca, Mich	3217	50,000	11,250	952
	Total (number of banks, 13)		870,000	194,650	31,002
331	First National Bank, Garnett, Kans	2973	50,000	11,700	2,385
332	First National Bank, Eddy, N. Mex	4455	50,000	10,900	2,110
333	Second National Bank, Rockford, Ill	482	200,000	49,100	14,209
334	Marine National Bank, Duluth, Minn	4421	200,000	45,000	8,520
337	First National Bank of East Saginaw, Saginaw, Mich.	637	100,000	37,422	8,799
339	First National Bank, Niagara Falls, N. Y	4899	100,000	21,880	1,380
341	Big Rapids National Bank, Big Rapids, Mich	2944	100,000	20,880	2,367
342	Second National Bank, Grand Fork, N. Dak	3504	50,000	10,870	1,710
345	Merchants' National Bank, Devils Lake, N. Dak.	3714	50,000	22,500	4,215
346	First National Bank, Alma, Nebr	3580	50,000	11,250	2,150
347	Columbia National Bank, Minneapolis, Minn	4739	200,000	44,010	6,430
348	Dakota National Bank, Sioux Falls, S. Dak	2843	50,000	10,800	2,310
351	Mutual National Bank, New Orleans, La	1893	200,000	42,800	16,957
352	Merchants' National Bank, Ocala, Fla	3815	100,000	22,200	2,465
354	First National Bank, Olympia, Wash	3024	100,000	21,800	4,730
358	Northwestern National Bank, Great Falls, Mont.	2476	250,000	42,870	9,382
359	Merchants' National Bank, Jacksonville, Fla	4232	100,000	22,100	2,050
360	Union National Bank, Minneapolis, Minn	2795	500,000	43,950	8,207
362	City National Bank, Gatesville, Tex	4732	50,000	11,020	1,050
366	Merchants and Miners' National Bank, Phillipsburg, Mont.	4843	50,000	11,250	2,420
368	First National Bank, Benton Harbor, Mich	4261	50,000	11,250	1,770
	Total (number of banks, 21)		2,600,000	525,552	105,616

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Receiver appointed.	Finally closed.	Cause of failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Nov. 13, 1894	Feb. 20, 1899	Q	$17,562	$70,589	$61,803	$2,299	$152,253	269
Dec. 12, 1894	Oct. 30, 1897	G	7,265	90,709	31,777	16,946	146,697	270
Dec. 13, 1894	July 12, 1900	Y	63,963	170,192	212,158	49,836	496,149	271
Dec. 14, 1894	Aug. 9, 1900	E	50,006	306,705	68,380	128,094	553,185	272
Dec. 15, 1894	June 18, 1899	Z	73,172	89,269	58,162	7,200	227,803	273
Jan. 2, 1895	June 20, 1899	Z	316,229	117,870	141,196	43,382	618,677	274
Jan. 11, 1895	Sept. 18, 1897	F	39,777	101,319	23,514	30,665	195,275	275
Jan. 14, 1895	May 1, 1900	Y	54,544	114,488	14,922	29,502	204,456	276
Mar. 6, 1895	May 15, 1899	V	10,934	45,637	12,332	3,949	72,852	282
Mar. 15, 1895	Dec. 31, 1898	U	11,396	80,115	49,985	1,853	143,349	283
Apr. 1, 1895	Dec. 18, 1896	N	17,836	9,154	61,216	3,105	91,311	285
Apr. 10, 1895	Jan. 28, 1901	Y	26,224	46,205	10,544	10,885	93,858	286
Apr. 22, 1895	Aug. 15, 1898	V	9,545	28,203	25,720	13,189	76,657	288
Apr. 22, 1895	June 30, 1899	Q	191,775	145,036	100,207	12,956	449,974	289
Apr. 26, 1895	Sept. 28, 1897	G	1,301	37,990	18,581	15,807	73,679	291
June 19, 1895	Aug. 19, 1901	V	173,689	313,874	54,131	192,380	734,074	294
Aug. 6, 1895	Feb. 26, 1897	W	59,799	44,130	128,975	16,173	249,077	296
Aug. 7, 1895	Aug. 3, 1896	Q	6,962	24,639	75,175	50,689	157,465	297
Aug. 15, 1895	Aug. 31, 1899	V	150,291	61,998	225,654	36,722	474,665	298
Sept. 19, 1895	Apr. 25, 1898	Y	35,603	194,297	35,131	28,299	293,330	301
Oct. 25, 1895	June 18, 1900	V	13,078	67,288	46,248	20,090	146,704	302
Oct. 30, 1895	Aug. 28, 1900	Q	7,857	231,673	322,772	48,938	611,240	303
			1,338,808	2,391,380	1,778,583	753,959	6,262,730	
Dec. 5, 1895	Mar. 25, 1901	Y	24,942	138,931	36,611	14,492	214,976	305
Dec. 19, 1895	Sept. 22, 1899	Y	22,438	135,894	23,861	54,011	236,204	307
Feb. 15, 1896	Mar. 20, 1899	W	17,852	62,428	36,614	15,192	132,086	310
May 2, 1896	Aug. 15, 1899	U	24,516	83,920	92,812	94,040	295,288	312
June 24, 1896	Sept. 30, 1901	E	84,267	156,697	54,323	49,408	344,695	313
June 26, 1896	May 21, 1900	X	15,130	55,734	84,808	21,636	177,308	314
June 27, 1896	Sept. 21, 1899	Y	15,932	56,940	2,463	8,368	83,703	315
July 18, 1896	July 9, 1900	V	9,197	47,826	48,138	32,616	137,777	316
Aug. 12, 1896	Oct. 30, 1899	F	22,594	66,618	37,632	8,281	135,125	319
Aug. 17, 1896	Feb. 12, 1901	V	58,065	52,842	104,475	6,893	222,275	320
Aug. 26, 1896	Jan. 28, 1899	U	36,712	56,673	12,781	60,879	167,045	321
Sept. 9, 1896	Dec. 2, 1899	V	15,982	48,428	100,613	10,900	175,923	322
Oct. 14, 1896	Oct. 21, 1901	W	62,494	39,999	34,176	26,725	163,394	329
			410,121	1,002,930	669,307	403,441	2,485,799	
Nov. 9, 1896	Mar. 29, 1898	Y	38,719	85,796	7,624	3,783	135,922	331
Nov. 10, 1896	Oct. 9, 1899	J	41,160	57,295	17,090	19,170	134,715	332
Nov. 10, 1896	May 6, 1901	Y	168,784	208,257	246,955	100,754	724,750	333
Nov. 11, 1896	Apr. 16, 1900	Y	50,552	267,451	103,573	112,689	534,265	334
Dec. 10, 1896	Aug. 15, 1899	H	231,479	128,063	223,650	26,145	609,337	337
Dec. 18, 1896	May 16, 1898	W	95,791	135,119	40,713	19,913	291,536	339
Dec. 31, 1896	Apr. 30, 1901	N	1,065	30,693	23,490	38,014	93,262	341
Jan. 7, 1897	Dec. 1, 1900	Y	76,049	106,004	7,370	29,138	218,561	342
Jan. 11, 1897	Aug. 7, 1897	U	48,522	42,074	7,296	7,327	105,219	345
Jan. 12, 1897	May 20, 1901	Q	1,681	71,923	67,503	1,478	142,585	346
Jan. 14, 1897	Jan. 22, 1900	V	150,763	202,616	85,057	48,106	486,542	347
Jan. 20, 1897	Sept. 5, 1900	X	42,510	157,962	98,495	16,514	345,481	348
Jan. 27, 1897	July 9, 1900	Y	162,646	269,016	65,848	17,328	514,838	351
Feb. 3, 1897	Sept. 30, 1901	S	32,877	93,336	120,875	7,407	254,495	352
Feb. 17, 1897	Oct. 24, 1900	F	77,572	127,122	18,807	56,449	279,950	354
Mar. 6, 1897	July 5, 1900	Z	422,388	329,075	217,675	361,579	1,330,717	358
Mar. 17, 1897	May 31, 1901	I	153,080	139,608	53,805	11,014	357,507	359
Mar. 20, 1897	May 25, 1901	V	16,217	507,068	253,916	64,929	842,130	360
May 29, 1897	Mar. 24, 1899	V	11,102	47,988	30,198	2,955	92,243	362
July 28, 1897	Oct. 22, 1898	Z	9,259	42,170	47,862	8,148	107,439	366
Sept. 21, 1897	May 31, 1900	K	46,597	81,685	10,649	23,379	162,310	368
			1,878,813	3,130,321	1,748,451	1,006,219	7,763,804	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks the Affairs of which have

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
369	Sault Ste. Marie National Bank, Sault Ste. Marie, Mich.	3747	$100,000	$22,000	$6,610
372	National Bank, Paola, Kans.	3795	50,000	17,560	5,820
374	Hampshire County National Bank, Northampton, Mass. *b*	418	250,000	145,905	101,230
375	State National Bank, Logansport, Ind. *c*	2596	200,000	29,110	12,430
	Total (number of banks, 4)		600,000	214,575	126,090
379	First National Bank, Flushing, Ohio	3177	50,000	11,250	4,380
382	Cocheeho National Bank, Dover, N. H	1087	150,000	33,750	16,385
384	Atchison National Bank, Atchison, Kans.	2082	50,000	45,000	24,948
386	First National Bank, Arkansas City, Kans., *a c*	3360	100,000	22,500	5,000
	Total (number of banks, 4)		350,000	112,500	50,713
388	Broadway National Bank, Boston, Mass	551	200,000	104,195	32,705
395	First National Bank, White Pigeon, Mich. *b*	4527	50,000	50,000	38,310
	Grand total (number of banks, 290)		43,595,920	17,594,203	834,408

a Second failure.
b Restored to solvency.
c Formerly in voluntary liquidation.

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Receiver appointed.	Finally closed.	Cause of failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Dec. 10, 1897	Nov. 15, 1898	U	$35,933	$69,543	$26,018	$38,428	$169,922	369
Feb. 1, 1898	Dec. 26, 1899	W	19,776	22,573	25,189	3,268	70,806	372
May 23, 1898	Mar. 20, 1899	A	573,819	174,241	117,300	79,519	944,879	374
Sept. 27, 1898	Oct. 7, 1899	E	2,172	47,557	51,068	27,116	127,913	375
.....	.....	.....	631,700	313,914	219,575	148,331	1,313,520	
Nov. 5, 1898	June 15, 1901	V	45,903	24,193	42,583	5,310	117,989	379
June 6, 1899	Sept. 30, 1901	T	111,488	86,217	43,179	20,901	261,785	382
Sept. 5, 1899	Oct. 25, 1901	F	70,202	79,521	77,465	26,673	253,861	384
Oct. 19, 1899	Sept. 18, 1900	E	.....	.....	.....	.....	.....	386
.....	.....	.....	227,593	189,931	163,227	52,884	633,635	
Dec. 16, 1899	Feb. 15, 1900	M	2,018,916	534,916	48,839	730,396	3,333,067	388
Dec. 27, 1900	Sept. 27, 1901	G	40,724	46,135	16,064	15,889	118,812	395
.....	.....	.....	55,199,333	49,148,342	31,576,556	15,879,405	151,803,636	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
1	$18,661	$114,236	.....	.....	$75,209	$1,164	$76,373	.....
2	69,445	796,197	.....	.....	120,995	1,245	122,240	.....
3	.....	686,665	.....	.....	174,264	16,488	190,752	$275
	69,445	1,482,862	.....	.....	295,259	17,733	312,992	275
4	.....	93,638	.....	.....	33,287	4,000	37,287	816
5	.....	380,383	.....	.....	91,608	.....	91,608	935
6	6,845	179,894	.....	.....	162,386	7,500	169,886	507
7	58,645	929,289	.....	.....	999,305	38,224	1,037,529	17,477
8	.....	132,806	.....	$200	79,904	2,125	82,029	7,054
9	55,342	400,903	.....	.....	1,234,868	.....	1,234,868	18,655
10	30,641	187,586	.....	.....	268,844	.....	268,844	72,399
	151,473	2,304,499	.....	200	2,870,202	51,849	2,922,051	117,843
11	1,570	70,122	.....	.....	68,645	28,935	97,580	208
12	33,454	123,409	.....	.....	159,512	8,936	168,448	15,507
13	4,608	57,938	.....	.....	31,566	.....	31,566	3,786
	39,632	251,469	.....	.....	259,723	37,871	297,594	19,501
14	274	.....	.....	.....	37,908	.....	37,908	2,926
15	317,742	219,750	.....	.....	223,169	.....	223,169	4,932
	318,016	219,750	.....	.....	261,077	.....	261,077	7,858
16	285,736	1,254,358	.....	.....	1,394,662	348,961	1,743,623	203,170
17	101,719	.....	$89,855	.....	276,649	.....	276,649	72,365
18	38,911	379,794	.....	.....	762,760	136,172	898,932	596,665
19	303,504	.....	.....	.....	350,154	.....	350,154	.....
20	15,780	56,041	.....	.....	224,713	.....	124,713	2,296
21	.....	37,629	.....	.....	23,882	.....	23,882	.....
	745,650	1,727,792	89,855	.....	2,932,820	485,133	3,417,953	874,496
22	6,211	224,703	.....	.....	162,052	10,079	172,131	4,300
23	30,378	22,084	.....	.....	175,409	42,795	218,204	6,248
24	8,949	285,346	.....	.....	512,698	109,707	622,405	18,964
25	98,460	161,013	.....	.....	548,099	228,580	776,679	35,839
26	280,955	765,356	.....	.....	1,447,103	5,200	1,452,303	16,393
27	368,992	589,213	.....	.....	1,808,304	.....	1,808,304	746,153
28	103,842	616,642	.....	.....	299,357	.....	299,357	20,315
29	3,225	146,764	.....	.....	122,645	19,675	142,320	4,545
30	5,735	182,231	.....	.....	108,944	11,400	120,344	.....
31	8,964	715,584	.....	.....	706,507	303,813	1,010,320	3,630
32	7,068	51,294	.....	.....	56,942	.....	56,942	4,350
	922,779	3,760,230	.....	.....	5,948,060	731,249	6,679,309	857,737
34	26,951	118,083	.....	.....	58,064	2,250	60,314	14,289
35	2,191	55,917	.....	67,835	91,969	37,597	129,566	559
	29,142	174,000	.....	67,835	150,033	39,847	189,880	14,848
36	3,595	54,332	.....	.....	67,251	.....	67,251	296
37	2,869	196,231	.....	.....	30,332	.....	30,332	.....
38	452,953	1,948,095	.....	.....	298,739	66,535	365,274	56,921
39	60,447	84,709	.....	.....	196,903	.....	196,903	74,896
40	24,882	58,715	.....	291,357	188,135	93,619	281,754	2,309
	544,746	2,342,082	.....	291,357	781,360	160,154	941,544	134,422
41	8,761	186,254	.....	.....	42,341	106,451	148,792	445
42	2,100	6,266	.....	196,790	22,080	11,269	33,349	.....
43	3,510	49,929	.....	.....	22,465	1,100	23,265	.....
44	3,043	30,319	33,363	.....	48,488	.....	48,488	3,928
45	1,139	111,780	.....	.....	73,145	42,212	115,357	3,616
46	4,296	85,019	.....	.....	80,597	4,510	85,107	5,385
47	48,381	470,908	.....	.....	584,718	58,826	643,544	63,475
48	3,151	18,635	53,473	.....	86,180	.....	86,180	4,579
49	17,469	67,345	.....	.....	64,071	15,552	79,623	16,773
	91,790	1,026,455	86,836	196,790	1,023,785	239,920	1,263,705	95,201

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	
$70,811	.....	$5,562	.....	.....	$50,000	$122,089	58.00	.....	1
101,387	$6,463	14,390	.....	.....	300,000	434,531	23.37	.....	2
165,769	11,281	13,427	.....	.....	200,000	669,513	24.70	.....	3
267,156	17,744	27,817	.....	.....	500,000	1,104,044	.....	.....	
32,305	1,258	2,908	.....	.....	50,000	82,338	39.15	.....	4
65,335	6,182	19,156	.....	.....	.....	376,392	17.333	.....	5
132,608	12,247	24,524	.....	.....	100,000	289,467	46.60	.....	6
884,429	43,183	92,440	.....	.....	500,000	1,119,313	79.00	.....	7
58,661	6,673	9,442	$199	.....	120,000	127,801	45.90	.....	8
1,138,870	28,677	48,666	.....	.....	.....	1,191,500	96.00	.....	9
143,307	17,134	35,983	21	.....	25,000	170,772	88.50	.....	10
2,455,515	115,354	233,119	220	.....	796,000	3,357,563	.....	.....	
86,737	5,315	5,320	.....	.....	39,300	68,986	100.00	64.00	11
134,929	3,977	14,008	27	.....	100,000	205,256	68.33	.....	12
16,654	1,773	9,353	.....	.....	.....	33,870	49.20	.....	13
238,320	11,065	28,681	27	.....	139,300	308,112	.....	.....	
29,277	2,705	3,000	.....	.....	.....	69,874	41.90	.....	14
163,982	9,091	45,164	.....	.....	.....	170,012	92.70	.....	15
193,259	11,796	48,164	.....	.....	.....	239,886	.....	.....	
1,326,487	76,648	137,318	.....	.....	400,000	1,282,254	100.00	46.00	16
175,920	10,437	16,713	.....	$1,214	.....	157,120	100.00	.....	17
263,065	9,436	29,766	.....	.....	135,000	378,722	100.00	.....	18
342,054	.....	8,100	.....	.....	.....	645,558	100.00	.....	19
77,568	3,085	8,264	.....	33,500	.....	79,864	100.00	.....	20
15,142	362	1,878	.....	6,500	.....	15,142	100.00	.....	21
2,200,236	99,968	202,039	.....	41,214	535,000	2,558,660	.....	.....	
143,209	6,037	21,564	21	.....	125,000	254,901	57.46	.....	22
175,430	16,709	19,817	.....	.....	52,500	171,468	100.00	30.00	23
549,427	25,376	28,638	.....	.....	350,000	657,020	84.83	.....	24
661,816	27,330	51,445	249	.....	300,000	597,885	100.00	50.00	25
1,374,339	24,241	37,128	202	.....	300,000	1,619,965	100.00	.....	26
747,428	13,637	53,287	.....	247,799	.....	796,995	100.00	100.00	27
259,487	728	18,827	.....	.....	400,000	992,636	34.00	.....	28
125,667	250	11,858	.....	.....	50,000	167,285	76.00	.....	29
107,258	1,270	11,362	454	.....	100,000	175,081	57.50	.....	30
862,263	67,569	76,858	.....	.....	600,000	1,429,595	62.00	.....	31
46,634	1,267	4,691	.....	.....	.....	67,292	73.50	.....	32
5,052,958	184,414	335,475	926	247,799	2,277,500	6,930,123	.....	.....	
31,668	6,075	8,278	4	.....	45,000	55,372	58.30	.....	34
101,545	8,232	19,230	.....	.....	100,000	176,601	57.50	.....	35
133,213	14,307	27,508	4	.....	145,000	231,973	.....	.....	
62,646	.....	4,309	.....	.....	.....	62,646	100.00	.....	36
19,002	1,166	10,164	.....	.....	.....	93,021	24.391	.....	37
228,412	42,067	37,874	.....	.....	500,000	1,795,992	14.941	.....	38
108,318	.....	13,689	.....	.....	.....	237,824	66.00	.....	39
226,308	21,495	31,642	.....	.....	200,000	376,756	62.56	.....	40
644,686	64,728	97,678	.....	.....	700,000	2,566,239	.....	.....	
135,797	3,946	8,604	.....	.....	150,000	177,512	76.50	.....	41
18,258	4,731	10,348	12	.....	34,000	35,801	51.00	.....	42
12,624	1,367	9,274	.....	.....	50,000	56,457	22.50	.....	43
34,536	2,077	7,935	.....	12	.....	34,535	100.00	.....	44
88,697	8,804	10,005	50	4,185	75,000	91,801	100.00	100.00	45
65,783	5,060	8,879	.....	.....	50,000	135,952	48.40	.....	46
545,593	13,802	19,880	794	.....	250,000	703,658	77.512	.....	47
60,647	592	13,874	.....	9,488	.....	59,226	100.00	100.00	48
59,121	2,200	1,529	.....	.....	60,000	97,464	70.00	.....	49
1,021,056	42,579	90,328	856	13,685	669,000	1,392,406	.....	.....	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
50	.....	$44,344	.....	.....	$13,707	$2,664	$16,371	.....
51	$13,192	223,375	.....	.....	321,851	122,127	443,978	$5,000
52	60,311	203,792	.....	.....	105,703	91,930	197,633	520
53	8,487	99,588	.....	.....	111,908	43,232	155,140	4,797
54	6,537	117,173	.....	.....	103,227	8,044	111,271	8,805
55	21,498	139,309	.....	.....	207,910	9,540	217,450	753
56	166,831	1,771,699	$36,957	.....	2,846,622	245,108	3,091,730	658,784
57	62,774	1,310	34,259	.....	103,235	.....	103,235	4,059
58	36,598	606,580	.....	.....	103,328	.....	103,328	.....
59	41,324	143,664	.....	.....	245,483	47,949	293,432	7,846
	417,552	3,350,834	71,216	.....	4,162,974	570,594	4,733,568	690,564
61	7,245	287,682	.....	$53,800	157,544	65,132	222,676	.....
62	1,482,725	22,559	.....	.....	351,377	.....	351,377	1,791
63	22,962	67,396	.....	.....	94,613	.....	94,613	3,048
64	16,072	.....	112,818	.....	47,941	.....	47,941	.....
65	164,949	.....	.....	.....	109,801	16,455	126,256	.....
66	20,608	268,000	.....	.....	51,107	54,536	105,643	1,576
67	714	47,239	.....	.....	12,061	16,447	28,508	.....
68	18,541	6,972	279,987	.....	284,438	123,430	407,868	114,220
69	30,088	106,292	.....	.....	19,742	16,500	36,242	.....
70	12,492	32,372	.....	250,854	66,185	23,622	89,807	9,762
71	7,700	20,141	.....	30,065	78,573	1,810	80,383	2,125
72	178	65,804	.....	.....	19,266	2,880	22,146	272
73	10,947	8,207	.....	32,519	20,819	.....	20,819	1,633
	1,795,221	932,664	392,805	367,238	1,313,467	320,812	1,634,279	134,427
74	55,255	118,507	.....	.....	156,601	16,277	172,878	47,315
75	165,846	202,488	.....	.....	126,536	72,576	199,112	53,898
76	6,170	521,783	.....	.....	183,917	80,257	264,174	49,466
77	17,475	101,810	69,659	.....	157,782	.....	157,782	2,021
78	36,737	203,982	72,754	.....	205,062	54,950	260,012	57,745
79	3,353	25,729	77,592	.....	96,605	.....	96,605	53
80	8,411	64	.....	11,877	29,419	4,677	34,096	10
81	11,920	106,562	.....	.....	91,121	23,001	114,122	8,420
	305,167	1,280,925	220,005	11,877	1,047,043	251,738	1,298,781	218,928
82	3,345	26,043	26,439	.....	113,791	.....	113,791	.....
83	154,945	86,953	.....	.....	338,162	267,311	605,473	10,037
84	4,902	801	302,654	.....	89,766	64,655	154,421	.....
	163,192	113,797	329,093	.....	541,719	331,966	873,685	10,037
85	73,925	167,629	.....	.....	1,368,384	495,550	1,863,934	.....
86	172,063	650,736	.....	8,250	457,272	13,450	470,722	1,910
87	206,268	2,454,138	.....	.....	1,251,755	738,651	1,990,406	194,574
	452,256	3,272,503	.....	8,250	3,077,411	1,247,651	4,325,062	196,484
88	4,376	89,925	.....	4,157	150,019	8,321	158,340	.....
89	19,171	483,834	.....	.....	281,261	123,919	405,180	247
	23,547	573,759	.....	4,157	431,280	132,240	563,520	247
90	8,970	124,949	.....	.....	152,842	12,010	164,852	5,099
91	52	16,017	.....	.....	16,577	23,732	40,309	3,392
92	9,888	286,651	.....	.....	115,960	12,892	158,852	25,336
93	5,320	36,622	5,828	.....	265,513	64,650	330,163	14,434
94	904,725	1,577,187	.....	.....	4,271,643	272,896	4,544,539	473,936
95	5,381	31,402	18,517	.....	37,129	19,169	56,298	.....
96	32,233	348,492	.....	59,334	294,779	76,936	371,715	64,035
97	84	48,796	.....	.....	23,163	20,649	43,812	.....
98	42,269	284,326	.....	.....	99,488	94,200	193,688	6,359
99	5	49,155	.....	.....	20,849	.....	20,849	6,515
100	11,140	75,679	.....	.....	52,029	23,503	75,532	1,893
	1,020,067	2,879,276	24,345	59,334	5,379,972	620,637	6,000,609	600,999

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	
$9,456	$2,751	$4,164	.....	.....	$30,000	$35,023	27.00	.....	50
388,856	25,040	25,082	.....	.....	140,000	352,062	100.00	38.50	51
173,512	5,146	9,716	.....	$8,739	132,000	185,760	100.00	100.00	52
136,474	966	12,903	.....	.....	67,000	175,952	81.59	.....	53
89,715	2,082	10,669	.....	.....	50,000	140,735	63.60	.....	54
202,753	1,898	12,046	.....	.....	53,000	227,355	89.179	.....	55
2,165,388	79,802	161,036	.....	26,720	625,000	1,935,721	100.00	100.00	56
81,941	2,690	10,919	.....	3,626	.....	133,112	100.00	100.00	57
73,890	11,987	17,251	$200	.....	.....	196,356	37.6483	.....	58
254,647	6,668	24,271	.....	.....	72,000	254,647	100.00	.....	59
3,576,632	139,030	288,057	200	39,085	1,169,000	3,636,723	.....	.....	
193,941	13,104	15,601	30	.....	200,000	298,324	65.57	.....	61
316,828	5,444	27,314	.....	.....	.....	392,394	100.00	.....	62
52,514	576	1,604	.....	36,871	.....	75,175	100.00	100.00	63
33,105	3,974	5,013	.....	5,849	.....	29,204	100.00	100.00	64
107,575	5,546	13,135	.....	.....	35,000	418,371	90.50	.....	65
79,725	11,006	13,336	.....	.....	125,000	90,424	88.00	.....	66
21,710	2,315	4,483	.....	.....	36,000	36,109	60.00	.....	67
262,887	10,129	4,950	.....	15,682	160,000	261,887	100.00	.....	68
29,377	825	6,040	.....	.....	50,000	77,104	38.10	.....	69
66,810	1,352	11,883	.....	.....	100,000	168,048	40.7285	.....	70
69,437	634	8,187	.....	.....	21,500	70,191	98.925	.....	71
16,670	1,488	3,716	.....	.....	17,000	27,801	60.00	.....	72
11,803	850	3,005	168	3,420	.....	32,449	100.00	100.00	73
1,262,382	57,243	118,267	138	61,822	744,500	1,677,481	.....	.....	
100,870	3,838	8,176	.....	12,679	50,000	156,260	100.00	100.00	74
105,763	16,327	23,110	14	.....	130,000	282,370	68.70	.....	75
182,572	.....	32,136	.....	.....	121,750	197,353	100.00	42.30	76
137,428	5,385	12,119	.....	829	.....	128,832	100.00	100.00	77
166,587	10,215	24,551	.....	884	160,000	132,461	100.00	100.00	78
88,176	.....	7,517	.....	859	.....	81,801	100.00	100.00	79
20,998	1,792	11,296	.....	.....	10,000	21,182	99.133	.....	80
82,060	7,167	16,475	.....	.....	50,000	108,385	81.00	.....	81
884,454	44,754	135,380	14	15,251	521,750	1,108,644	.....	.....	
96,176	3,225	6,739	.....	7,651	.....	93,625	100.00	100.00	82
528,305	19,338	22,690	.....	25,103	300,000	580,592	100.00	100.00	83
99,847	2,973	10,832	.....	40,769	75,000	104,749	100.00	100.00	84
724,328	25,536	40,261	.....	73,523	375,000	778,966	.....	.....	
1,790,932	46,918	26,084	.....	.....	500,000	2,656,254	67.405	.....	85
389,222	45,449	34,141	.....	.....	100,000	894,767	43.50	.....	86
1,566,124	101,794	127,914	.....	.....	961,300	2,397,129	65.30	.....	87
3,746,278	194,161	188,139	.....	.....	1,561,300	5,948,150	.....	.....	
129,505	10,511	18,324	.....	.....	50,000	186,993	70.90	.....	88
321,870	24,279	58,784	.....	.....	200,000	422,772	80.25	.....	89
451,375	34,790	77,108	.....	.....	250,000	609,765	.....	.....	
119,390	12,054	28,300	.....	.....	60,000	206,991	57.20	.....	90
26,809	2,223	7,887	.....	.....	50,000	46,441	81.10	.....	91
96,525	12,112	24,[illegible]	.....	.....	100,000	294,521	33.00	.....	92
264,268	16,600	20,738	.....	14,123	75,000	245,599	100.00	100.00	93
3,774,704	111,758	183,944	197	.....	400,000	4,631,393	83.465	.....	94
39,812	4,745	11,029	.....	712	25,000	36,526	100.00	100.00	95
275,684	5,168	26,828	.....	.....	250,000	365,931	75.25	.....	96
25,006	2,553	13,865	.....	2,388	32,500	26,322	95.00	.....	97
143,938	29,324	14,067	.....	.....	100,000	409,997	35.00	.....	98
8,807	52	5,475	.....	.....	.....	8,134	100.00	100.00	99
59,057	5,012	9,440	130	.....	50,000	84,978	69.50	.....	100
4,834,700	201,601	346,459	327	17,223	1,142,500	6,356,830	.....	.....	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
101	$22,189	$300,526	.....	.....	$629,931	$159,087	$879,018	$17,243
102	3,411	350	$41,079	.....	46,332	50,000	96,332	.....
103	508	89,506	.....	.....	79,289	1,400	80,689	.....
104	197,262	1,380,020	.....	$40,786	2,309,369	168,520	2,477,889	182,290
	223,370	1,770,402	41,079	40,786	3,064,921	379,007	3,443,928	199,533
105	584	.....	65,573	.....	148,611	.....	148,611	231
106	18,883	36,030	60,998	.....	245,704	58,304	304,008	82,472
107	54,116	85,148	.....	.....	63,258	15,730	78,988	16,764
108	1,168	106,872	.....	.....	28,477	36,700	65,177	625
109	1,284	10,211	77,725	.....	77,305	.....	77,305	.....
110	4,104	816	70,715	.....	165,669	.....	165,669	16,177
111	3,721	76,659	38,917	.....	198,513	.....	198,513	.....
112	5,645	2,358	43,697	.....	204,047	.....	204,047	106,424
	89,505	318,094	357,625	.....	1,131,584	110,734	1,242,318	222,693
113	127	80,035	.....	.....	74,323	1,180	75,503	.....
114	.....	.....	44,068	.....	14,251	.....	14,251	82
116	6,594	.....	37,585	.....	104,682	.....	104,682	.....
117	883	1,057	.....	.....	82,069	18,135	100,204	.....
118	19,806	68,034	.....	.....	31,798	34,002	65,800	777
119	8,971	124,580	.....	.....	139,485	34,656	174,141	519
120	10,556	10,146	133,585	.....	263,871	.....	263,871	1,017
	46,937	283,852	215,238	.....	710,479	87,973	798,452	2,395
121	164,276	582,026	.....	.....	920,600	253,919	1,174,519	19,446
122	17,528	16,000	1,164,063	.....	1,391,306	.....	1,391,306	782,390
123	55,337	719,952	.....	.....	492,421	72,577	564,998	5,167
124	71,172	403,278	.....	.....	228,261	44,830	273,091	5,810
125	67,849	220,176	.....	.....	186,976	.....	186,976	1,983
126	13,275	39,557	161,275	.....	330,471	.....	330,471	1,169
127	2,001	129,091	.....	.....	35,274	26,019	61,293	7,284
128	1,840	33,240	39,557	.....	100,149	.....	100,149	1,466
	391,278	2,143,320	1,364,895	.....	3,685,458	397,345	4,082,803	824,715
129	21,019	130,113	113,884	.....	508,457	59,645	568,102	59,535
130	2,196	69,535	.....	.....	98,027	32,500	130,527	26,881
	23,215	199,648	113,884	.....	606,484	92,145	698,629	86,416
131	.....	122,751	.....	.....	27,930	26,707	54,637	1,177
132	3,019	232,239	.....	11,803	105,338	19,948	125,286	58,647
133	1,586	49,050	.....	.....	91,741	7,981	99,722	31,483
134	1,733	165,667	.....	.....	55,597	42,408	98,005	20,344
135	5,600	42,107	.....	2,604	21,112	10,353	31,465	3,025
136	690	59,835	.....	.....	22,744	722	23,466	3,404
137	75,645	24,345	171,400	.....	512,013	.....	512,013	41,906
138	801	17,969	45,709	.....	58,319	21,347	79,666	10,998
139	1,541	192,681	.....	.....	32,017	37,210	69,227	1,774
	90,615	906,644	217,109	14,407	926,811	166,676	1,093,487	172,758
141	274	51,149	.....	.....	36,705	4,770	41,475	6,224
144	289	189,822	.....	.....	46,703	29,012	75,715	20,565
145	8,760	178,089	.....	.....	74,931	35,178	110,109	3,346
146	70,248	173,208	.....	.....	493,497	1,613	495,110	85,482
147	2,669	113,595	.....	.....	83,297	11,227	94,525	27,722
148	3,611	107,361	.....	.....	58,361	780	59,141	32,132
149	429	57,565	.....	.....	49,960	1,686	51,646	8,256
152	4,199	29,727	6,498	.....	179,844	.....	179,844	9,121
153	6,756	119,892	.....	.....	65,851	23,409	89,260	4,321
154	339	92,652	.....	.....	42,815	.....	42,815	32,244
155	33,427	416,941	.....	.....	141,722	39,805	181,527	97,644
156	12,371	103,792	.....	.....	49,934	23,195	73,129	16,049
157	.....	107,375	.....	.....	35,914	3,093	39,007	27,143
158	7,435	71,035	.....	.....	50,419	3,600	54,019	21,907
159	34,885	366,708	.....	.....	93,744	92,327	186,071	21,093
160	11,076	206,396	.....	.....	99,423	42,696	142,119	24,326
161	218	128,373	.....	.....	48,205	17,657	65,862	35,991
162	8,190	143,929	.....	.....	213,639	.....	213,639	5,292
164	7,091	63,031	.....	.....	20,734	5,565	26,299	1,703
	212,267	2,720,643	6,498	.....	1,885,698	335,613	2,221,311	480,561

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	
$684,428	$53,425	$33,922	.....	.....	$200,000	$651,274	100.00	23.95	101
86,263	1,825	8,244	.....	.....	50,000	86,258	100.00	100.00	102
59,461	5,010	16,215	$3	.....	50,000	140,333	42.37	.....	103
2,085,826	108,571	97,961	3,241	.....	300,000	2,897,197	72.00	.....	104
2,915,978	168,831	156,342	3,244	.....	600,000	3,775,062	.....	.....	
131,024	192	2,314	.....	$14,850	.....	127,524	100.00	100.00	105
188,482	2,855	22,713	.....	7,486	100,000	171,581	100.00	100.00	106
36,929	8,407	16,770	118	.....	50,000	54,043	68.60	.....	107
52,402	1,840	10,299	11	.....	50,000	112,135	47.00	.....	108
66,394	1,155	6,607	.....	3,149	.....	63,669	100.00	100.00	109
135,574	1,425	7,321	.....	5,172	.....	130,772	100.00	100.00	110
117,878	198	5,208	.....	75,229	.....	116,626	100.00	100.00	111
82,946	324	4,279	.....	10,074	.....	80,452	100.00	100.00	112
811,629	16,396	75,511	129	115,960	200,000	856,802	.....	.....	
61,379	1,500	12,624	.....	.....	50,000	120,129	56.50	.....	113
9,492	.....	1,348	.....	3,329	.....	9,379	100.00	100.00	114
86,442	1,990	8,463	.....	7,787	.....	82,156	100.00	100.00	116
80,120	7,152	4,802	.....	8,130	19,500	75,343	100.00	100.00	117
46,546	7,746	10,731	.....	.....	50,000	210,074	22.1568	.....	118
161,497	2,280	9,845	.....	.....	60,000	174,120	92.75	.....	119
255,495	882	3,988	.....	2,489	.....	247,920	100.00	100.00	120
700,971	21,550	51,801	.....	21,735	179,500	919,121	.....	.....	
1,091,416	28,906	32,954	1,797	.....	300,000	1,130,254	96.60	.....	121
400,998	630	11,572	.....	195,716	.....	398,236	100.00	100.00	122
481,966	41,754	36,111	.....	.....	150,000	848,544	56.80	.....	123
248,132	4,408	14,741	.....	.....	100,000	435,319	57.00	.....	124
172,909	2,988	9,096	.....	.....	100,000	326,222	53.00	.....	125
318,554	1,810	4,622	.....	4,316	.....	311,028	100.00	100.00	126
32,009	7,104	14,896	.....	.....	50,000	51,012	63.20	.....	127
93,051	1,923	3,348	.....	361	.....	90,136	100.00	100.00	128
2,839,035	89,523	127,340	1,797	200,393	700,000	3,590,751	.....	.....	
482,013	6,001	16,456	.....	4,097	75,000	456,667	100.00	100.00	129
87,895	4,148	11,603	.....	.....	50,000	108,127	75.85	.....	130
569,908	10,149	28,059	.....	4,097	125,000	564,794	.....	.....	
43,289	5,032	5,139	.....	.....	50,000	143,454	30.177	.....	131
43,022	8,299	15,318	.....	.....	100,000	172,292	25.00	.....	132
58,356	2,626	7,257	.....	.....	10,000	58,797	99.25	.....	133
66,221	2,099	9,341	.....	.....	65,000	75,638	87.55	.....	134
20,410	872	6,960	198	.....	12,500	22,436	91.60	.....	135
16,047	372	3,643	.....	.....	20,000	30,566	52.50	.....	136
452,017	4,455	13,029	.....	606	24,000	465,760	100.00	100.00	137
60,902	780	6,633	.....	353	40,000	56,745	100.00	100.00	138
52,178	3,529	11,042	.....	704	80,000	83,756	62.50	.....	139
812,442	28,064	78,362	198	1,663	401,500	1,109,444	.....	.....	
30,516	772	3,963	.....	.....	11,000	30,516	100.00	.....	141
41,966	6,943	6,241	.....	.....	100,000	122,528	34.25	.....	144
86,247	5,735	14,781	.....	.....	62,500	118,419	72.50	.....	145
368,251	16,959	24,418	.....	.....	80,000	393,011	93.70	.....	146
54,475	2,079	10,248	.....	.....	38,000	111,742	49.35	.....	147
21,705	934	4,370	.....	.....	39,000	42,962	50.30	.....	148
29,813	5,911	7,624	42	.....	4,000	42,059	70.50	.....	149
162,987	261	7,475	.....	.....	.....	155,040	100.00	100.00	152
78,198	1,131	5,610	.....	.....	37,500	87,086	89.80	.....	153
8,753	18	1,830	.....	.....	.....	8,753	100.00	.....	154
49,002	9,462	23,842	.....	1,577	180,000	108,894	45.00	.....	155
41,211	8,202	7,656	11	.....	45,000	64,368	61.25	.....	156
3,643	2,091	6,130	.....	.....	54,000	72,858	5.00	.....	157
21,164	4,007	6,941	.....	.....	45,000	36,336	58.00	.....	158
143,621	7,874	13,483	.....	.....	150,000	283,020	50.30	.....	159
88,268	9,852	16,233	.....	3,440	120,000	121,357	70.00	.....	160
21,927	1,318	6,596	.....	.....	41,000	59,331	37.00	.....	161
151,847	10,178	9,136	.....	37,186	.....	149,699	100.00	100.00	162
18,196	1,318	5,682	.....	.....	18,200	34,014	66.00	.....	164
1,421,790	95,075	181,659	53	42,203	1,025,200	2,041,993	.....	.....	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
165	$1,082,794	$2,216,405	.....	.....	$6,917,993	$139,427	$7,057,420	$83,039
166	35,836	235,661	.....	.....	445,132	31,350	476,482	12,204
167	11,819	297,742	.....	$9,349	209,973	44,546	254,519	55,348
168	51,012	1,208,072	.....	.....	399,374	223,563	622,937	130,943
169	20,685	392,970	.....	.....	323,443	144,939	468,382	88,362
170	404	54,046	.....	.....	48,207	2,079	50,286	34,317
171	127	78,228	.....	.....	47,737	5,613	53,350	16,731
172	7,093	.....	$74,869	.....	123,933	.....	123,933	11,946
173	26,650	82,151	.....	.....	45,172	7,088	52,260	7,703
174	13,323	191,035	.....	38,284	44,020	51,406	95,426	9,622
176	53,282	76,439	124,032	.....	266,249	.....	266,249	1,920
177	.....	.....	.....	.....	3,992	.....	3,992	.....
178	11,881	56,365	.....	.....	33,477	.....	33,477	21,623
179	1,429	.....	51,094	.....	49,796	.....	49,796	11,002
180	59,725	154,073	.....	.....	18,726	11,861	30,587	2,000
181	7,164	221,603	.....	.....	168,848	56,301	225,149	12,869
	1,383,224	5,264,790	249,995	47,633	9,146,072	718,173	9,864,245	499,629
182	2,209	119,203	.....	.....	60,677	14,567	75,244	42,223
183	13,633	170,172	.....	.....	29,673	43,317	72,990	5,055
187	86,139	1,300,747	.....	.....	1,141,301	359,015	1,500,316	351,991
188	4,593	117,417	.....	.....	102,092	.....	102,092	17,094
189	1,251	154,618	.....	.....	64,830	21,425	86,255	38,671
193	1,093	3,142	276,576	.....	77,985	.....	77,985	43,135
194	4,220	107,443	.....	.....	89,515	5,037	94,552	20,506
195	133,899	.....	266,041	.....	849,526	.....	849,526	151,062
196	17,935	332,394	.....	.....	128,306	82,349	210,655	49,463
198	10,491	117,582	.....	.....	88,220	2,548	90,768	4,573
199	3,550	50,498	.....	.....	61,189	2,352	63,541	20,669
201	50,423	336,345	.....	.....	229,750	64,304	294,054	11,930
202	48,314	.....	328,869	.....	263,760	.....	263,760	5,004
204	57,063	761,090	.....	.....	283,522	36,732	320,254	173,633
205	3,519	237,498	.....	.....	108,642	12,207	120,849	29,345
206	6,426	104,911	.....	.....	24,808	13,188	37,996	6,472
207	7,382	188,761	.....	.....	35,526	7,909	43,435	9,029
210	40,419	110,625	.....	.....	223,572	13,593	237,165	26,601
211	10,226	178,633	.....	.....	120,800	31,251	152,051	41,131
212	21,163	32,991	.....	.....	104,022	.....	104,022	21,171
213	7,351	99,813	.....	.....	72,552	20,600	93,152	27,113
214	354,354	907,546	.....	.....	1,648,845	63,644	1,712,489	168,118
217	5,360	72,353	.....	.....	87,562	.....	87,562	44,694
218	8,684	181,109	.....	15,835	148,018	15,145	163,163	89,052
219	3,580	.....	83,375	.....	160,338	.....	160,338	32,306
221	179,701	1,029,013	.....	.....	1,040,172	186,229	1,226,401	454,790
225	27,323	191,367	.....	.....	357,638	24,503	382,141	89,991
226	8,315	73,319	.....	.....	28,943	15,162	44,105	12,994
229	14,021	30,330	175,335	.....	340,774	51,451	392,225	58,745
230	7,768	153,524	.....	.....	91,718	13,174	104,892	41,432
234	37,567	59,644	.....	.....	51,382	9,472	60,854	33,452
235	2,078	54,198	.....	.....	65,130	414	65,544	16,586
236	3,312	531,155	.....	.....	64,196	76,253	140,449	14,060
238	5,048	271,937	.....	.....	153,501	33,500	187,001	20,047
239	2,067	107,834	.....	.....	103,421	16,358	119,779	48,617
240	3,638	49,168	.....	.....	37,551	2,764	40,315	6,113
241	609	96,652	.....	.....	16,828	2,027	18,855	4,674
243	580	90,542	.....	.....	19,792	26,134	45,926	8,504
245	30,484	663,763	.....	.....	288,599	149,668	438,267	171,456
246	3,026	54,231	.....	.....	46,669	10,622	57,291	5,910
	1,228,814	9,141,568	1,130,196	15,835	8,911,345	1,426,914	10,338,259	2,417,346
248	7,900	350,410	.....	25,985	247,584	3,080	250,664	58,908
249	16,566	348,137	.....	.....	165,232	18,851	184,083	11,413
251	1,812	60,548	.....	.....	12,128	8,275	20,403	868
253	15,413	106,537	.....	.....	80,689	23,000	103,689	12,695
254	2,452	91,751	.....	.....	22,937	13,423	36,360	9,881
255	34,165	58,627	212,295	.....	102,529	59,295	161,824	49,318
257	12,959	100,819	.....	.....	96,165	.....	96,165	31,343
258	16,552	245,139	.....	.....	91,115	45,281	136,396	48,834
260	9,909	86,518	.....	.....	33,500	14,353	47,853	16,679
261	15,168	103,016	.....	.....	61,332	12,641	76,973	44,977
262	16,528	94,243	.....	.....	79,090	5,863	84,953	20,508
263	1,797	.....	69,031	.....	27,159	.....	27,159	21,353
264	131,196	324,187	.....	.....	299,845	47,513	347,358	200,422
	282,417	1,969,962	281,326	25,985	1,322,305	251,575	1,573,880	530,203

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	
$6,854,775	$40,125	$79,481	.....	.....	$400,000	$7,602,341	90.1666	.....	165
440,641	6,578	17,059	.....	.....	100,000	547,184	80.50	.....	166
175,801	8,899	14,471	.....	.....	150,000	281,903	61.00	.....	167
405,004	60,498	26,492	.....	.....	500,000	963,889	41.80	.....	168
340,942	17,539	21,539	.....	.....	250,000	558,623	61.00	.....	169
9,298	1,142	5,529	.....	.....	15,750	17,882	52.00	.....	170
28,563	2,117	5,939	.....	.....	9,500	36,156	79.00	.....	171
80,636	.....	2,655	.....	$28,696	.....	79,330	100.00	100.00	172
32,323	5,042	7,192	.....	.....	21,000	46,177	70.00	.....	173
64,276	5,279	16,249	.....	.....	100,000	145.897	45.50	.....	174
179,691	7,565	7,354	.....	69,719	.....	174,356	100.00	100.00	176
.....	.....	1,261	.....	2,731	.....	.....	.....	.....	177
4,838	2,453	4,563	.....	.....	17,500	16,250	35.00	.....	178
35,146	439	1,553	.....	1,656	.....	33,986	100.00	100.00	179
15,983	7,850	4,593	$161	.....	36,250	45,664	35.00	.....	180
197,292	3,615	11,373	.....	.....	100,000	226,535	86.70	.....	181
8,865,209	169,141	227,303	161	102,802	1,700,000	10,776,173	.....	.....	
23,665	3,404	5,952	.....	.....	50,000	102,448	23.10	.....	182
53,334	4,886	9,715	.....	.....	75,000	99,610	53.40	.....	183
1,071,619	38,724	37,982	.....	.....	500,000	1,479,610	71.50	.....	187
73,054	291	11,633	23	.....	.....	68,459	100.00	100.00	188
26,918	6,788	13,878	.....	.....	50,000	120,875	22.40	.....	189
21,473	2,288	10,986	.....	103	.....	50,775	100.00	100.00	193
56,560	8,043	9,443	.....	.....	48,000	80,971	73.30	.....	194
615,985	8,461	22,483	.....	51,595	.....	600,573	100.00	100.00	195
133,328	9,245	18,619	.....	.....	112,500	206,714	65.50	.....	196
75,969	2,825	7,401	.....	.....	50,000	126,411	58.50	.....	198
34,489	1,929	6,454	.....	.....	6,000	34,489	100.00	.....	199
244,888	13,874	23,362	.....	.....	100,000	358,055	68.40	.....	201
250,731	1,500	6,275	.....	250	.....	239,894	100.00	100.00	202
111,174	10,727	24,720	.....	.....	250,000	626,440	17.75	.....	204
64,344	11,208	15,952	.....	.....	50,000	237,099	27.90	.....	205
19,194	4,508	7,822	.....	.....	50,000	73,098	26.26	.....	206
20,071	5,266	9 069	.....	.....	18,000	110,039	18.24	.....	207
192,210	6,481	10,831	.....	1,042	23,000	179,976	100.00	66.50	210
91,467	4,854	14,599	.....	.....	80,000	164,644	61.40	.....	211
64,855	1,995	16,001	.....	.....	.....	64,336	100.00	100.00	212
47,766	2,817	15,456	.....	.....	50,000	84,195	57.30	.....	213
1,424,484	49,401	40,326	.....	30,160	100,000	1,342,490	100.00	93.40	214
36,619	1,801	4,448	.....	.....	.....	30,839	100.00	100.00	217
53,739	4,387	15,985	.....	.....	100,000	140,931	38.00	.....	218
112,911	2,087	12,356	.....	678	.....	103,683	100.00	100.00	219
678,902	34,095	58,614	.....	.....	300,000	1,112,567	61.00	.....	221
269,386	4,481	18,283	.....	.....	33,000	253,267	100.00	57.47	225
13,969	4,511	7,626	.....	5,005	42,000	32,220	40.00	.....	226
275,124	23,566	26,735	.....	8,055	77,000	254,324	100.00	100.00	229
50,618	3,923	8,919	.....	.....	50,000	96,538	52.50	.....	230
9,350	5,868	12,184	.....	.....	22,500	43,782	45.50	.....	234
32,935	4,562	11,461	.....	.....	9,000	42,396	78.73	.....	235
91,566	17,679	17,144	.....	.....	100,000	113,762	84.50	.....	236
139,301	9,272	18,370	11	.....	100,000	250,993	55.50	.....	238
56,651	4,439	10,072	.....	.....	50,000	117,242	51.60	.....	239
19,547	1,676	12,979	.....	.....	5,500	18,652	100.00	19.35	240
6,008	2,112	6,061	.....	.....	6,000	8,414	72.00	.....	241
25,468	5,650	6,304	.....	.....	50,000	48,602	52.05	.....	243
219,836	14,641	32,340	.....	.....	250,000	419,341	57.50	.....	345
42,387	1,383	7,611	.....	.....	18,000	46,707	90.167	.....	246
6,851,892	345,648	626,451	34	96,888	2,825,500	9,585,461	.....	.....	
136,275	25,306	30,175	.....	.....	250,000	309,716	44.00	.....	248
126,429	15,805	27,436	.....	.....	100,000	252,860	50.00	.....	249
12,938	804	5,793	.....	.....	15,000	16,128	100.00	.....	251
68,437	10,347	12,206	.....	.....	50,000	180,021	37.90	.....	253
15,665	2,573	8,241	.....	.....	28,500	30,319	51.80	.....	254
87,347	8,345	16,314	.....	500	90,000	81,921	100.00	100.00	255
54,355	2,869	7,598	.....	.....	.....	52,742	100.00	100.00	257
67,904	6,337	13,321	.....	.....	100,000	183,608	37.05	.....	258
15,800	4,485	9,458	.....	1,431	52,500	44,970	35.00	.....	260
21,919	3,082	6,995	.....	.....	50,000	97,748	23.00	.....	261
51,118	2,107	11,220	.....	.....	22,000	64,735	78.00	.....	262
2,233	16	2,004	.....	1,553	.....	19,530	100.00	100.00	263
110,299	11,095	25,542	.....	.....	142,500	181,810	100.00	36.09	264
770,719	93,171	176,303	.....	3,484	906,500	1,516,108	.....	.....	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
269	$3,429	$101,837	.....	.....	$46,987	$13,054	$60,041	$14,335
270	19,608	99,587	.....	.....	27,502	11,857	39,359	16,683
271	42,896	202,363	.....	$129,129	121,761	13,209	134,970	95,832
272	11,480	402,996	.....	.....	138,709	19,950	158,659	96,421
273	4,393	147,547	.....	.....	75,863	22,349	98,212	23,491
274	37,308	166,354	.....	4,582	410,433	67,531	477,964	25,846
275	8,072	58,676	.....	.....	128,527	16,157	144,684	50,462
276	6,111	92,922	.....	.....	105,423	30,814	136,237	37,280
282	496	49,967	.....	.....	22,389	1,220	23,609	10,607
283	4	123,319	.....	.....	20,026	4,648	24,674	14,405
285	1,809	60,219	.....	.....	29,283	20,153	49,436	3,653
286	416	53,686	.....	.....	39,756	7,174	46,930	20,239
288	2,076	44,845	.....	.....	29,736	.....	29,736	11,668
289	43,082	250,676	.....	.....	156,216	10,264	166,480	58,579
291	2,873	60,640	.....	.....	10,166	9,875	20,041	15,496
294	24,594	419,974	.....	.....	289,506	72,180	361,686	206,484
296	1,227	129,594	.....	.....	118,256	.....	118,256	8,673
297	7,312	515	$97,653	.....	51,985	12,500	64,485	4,247
298	34,212	332,768	.....	.....	107,685	31,671	139,356	33,376
301	17,401	206,875	.....	.....	69,054	12,927	81,981	46,523
302	604	93,111	.....	.....	52,989	26,500	79,489	20,212
303	26,732	507,327	.....	.....	77,181	132,928	210,109	41,520
	296,135	3,605,798	97,653	133,711	2,129,433	536,961	2,666,394	856,032
305	1,521	146,461	.....	.....	66,994	12,946	79,940	30,869
307	2,807	176,110	.....	25,022	32,265	3,655	35,920	11,503
310	2,331	79,143	.....	.....	50,612	17,682	68,294	14,982
312	1,605	266,536	.....	.....	27,147	28,866	56,013	18,660
313	3,112	202,949	.....	.....	138,634	53,178	191,812	14,035
314	1,405	98,867	.....	.....	77,036	17,888	94,924	21,962
315	79	62,161	.....	.....	21,463	4,780	26,243	9,285
316	915	44,436	.....	12,363	80,063	30,090	110,153	69,782
319	2,040	90,803	.....	2,915	39,367	10,106	49,473	19,052
320	9,280	141,167	.....	.....	71,828	19,078	90,906	32,463
321	10,334	1,434	114,048	.....	41,229	.....	41,229	8,342
322	10,178	105,728	.....	.....	60,017	4,372	64,389	12,368
329	20,731	50,059	.....	.....	92,604	.....	92,604	8,935
	66,338	1,465,854	114,048	40,300	799,259	202,641	1,001,900	272,178
331	27,694	51,458	.....	.....	56,770	.....	56,770	8,856
332	4,093	57,267	.....	.....	73,355	16,200	89,555	25,513
333	17,569	328,597	.....	.....	378,584	81,328	459,912	149,866
334	30,817	369,828	.....	.....	133,620	55,134	188,754	18,805
337	44,279	231,393	.....	.....	333,665	68,667	402,332	63,488
339	14,980	156	134,602	.....	141,798	5,285	147,083	58,254
341	63	72,368	.....	.....	20,831	.....	20,831	125
342	4,680	76,167	.....	.....	137,714	29,096	166,810	33,332
345	47,204	5,605	41,940	.....	10,470	.....	10,470	1,397
346	157	133,388	.....	.....	9,040	4,302	13,342	3,277
347	37,134	210,812	.....	.....	238,596	42,351	280,947	46,345
348	22,235	160,333	.....	.....	162,913	43,374	206,287	22,407
351	14,363	246,055	.....	1,041	253,379	26,585	279,964	154,058
352	7,758	189,441	.....	.....	57,296	26,583	83,879	32,639
354	8,256	125,845	.....	.....	145,849	11,133	156,982	41,646
358	56,444	7,050	247,012	.....	1,020,211	.....	1,020,211	260,546
359	5,245	154,368	.....	.....	197,894	37,057	234,951	101,099
360	167	570,761	.....	.....	271,202	170,869	442,071	8,966
362	7,065	13,134	29,850	.....	42,194	.....	42,194	20,211
366	370	3,099	78,499	.....	25,471	34,800	60,271	1,804
368	11,149	13,875	23,496	.....	113,790	.....	113,790	14,731
	361,722	3,021,000	555,399	1,041	3,824,642	652,764	4,477,406	1,067,365

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	
$31,407	$5,586	$8,713	.....	.....	$50,000	$87,848	36.10	.....	269
9,445	3,488	9,743	.....	.....	50,000	54,594	17.30	.....	270
20,727	5,231	13,180	.....	.....	150,000	262,658	10.00	.....	271
38,191	6,629	17,418	.....	.....	164,000	199,766	21.00	.....	272
56,804	7,672	10,245	.....	.....	100,000	136,485	41.80	.....	273
418,316	10,964	22,838	.....	.....	100,020	474,828	87.40	.....	274
77,259	5,014	11,949	.....	.....	40,000	77,786	100.00	77.02	275
75,652	6,107	14,443	.....	$2,755	60,000	93,996	81.90	.....	276
6,400	1,157	5,445	.....	.....	4,000	16,874	55.00	.....	282
.....	2,762	7,507	.....	.....	75,000	60,343	.....	.....	283
37,249	3,026	5,508	.....	.....	30,000	36,429	100.00	39.50	285
11,603	2,983	9,233	.....	2,872	20,000	30,038	45.50	.....	286
4,617	1,389	3,712	.....	8,350	.....	5,936	100.00	100.00	288
78,526	13,871	15,504	.....	.....	50,000	267,930	28.25	.....	289
2,118	198	2,229	.....	.....	12,500	6,401	32.00	.....	291
115,464	11,114	28,624	.....	.....	150,000	240,599	52.00	.....	294
100,285	2,783	6,515	.....	.....	.....	92,598	100.00	100.00	296
52,815	2,866	4,289	.....	263	50,000	52,062	100.00	100.00	297
89,052	4,127	12,801	.....	.....	166,000	183,021	49.20	.....	298
24,994	2,899	7,565	.....	.....	100,000	110,801	22.40	.....	301
37,872	5,445	10,824	.....	5,136	50,000	50,431	75.10	.....	302
120,511	28,860	19,218	.....	.....	213,500	189,886	71.00	.....	303
1,409,307	134,171	247,503	.....	19,381	1,635,020	2,731,310	.....	.....	
36,259	3,096	9,716	.....	.....	60,000	93,223	39.00	.....	305
15,544	2,658	6,215	.....	.....	55,000	81,830	19.00	.....	307
33,819	4,400	6,081	.....	9,012	30,000	47,686	70.61	.....	310
30,148	828	6,377	.....	.....	50,000	118,995	25.50	.....	312
160,122	7,406	10,249	.....	.....	78,750	167,778	96.90	.....	313
49,225	4,772	8,424	.....	10,601	56,000	61,378	80.20	.....	314
11,851	173	4,934	.....	.....	11,500	22,511	58.00	.....	315
26,488	7,278	6,605	.....	.....	50,000	73,312	43.70	.....	316
19,452	2,325	8,644	.....	.....	50,000	72,309	26.00	.....	319
39,116	4,421	14,906	.....	.....	50,000	141,571	27.70	.....	320
25,023	2,840	3,582	.....	1,442	.....	38,709	100.00	100.00	321
37,642	3,316	8,953	.....	2,110	20,000	43,524	91.00	.....	322
67,435	3,483	12,751	.....	.....	.....	62,044	100.00	100.00	329
552,124	46,996	107,437	.....	23,165	511,250	1,024,870	.....	.....	
41,505	1,797	4,612	.....	.....	.....	41,505	100.00	.....	331
51,213	2,757	10,072	.....	.....	18,000	51,215	100.00	.....	332
273,101	5,697	18,930	$160	12,158	110,000	290,649	98.40	.....	333
131,995	6,678	22,972	.....	8,304	156,000	197,136	65.50	.....	334
289,710	3,651	18,243	.....	27,240	100,000	294,788	100.00	.....	337
72,232	4,364	9,055	.....	3,178	14,000	95,143	100.00	100.00	339
9,817	3,854	7,035	.....	.....	.....	19,086	51.20	.....	341
116,693	4,346	12,439	.....	.....	50,000	135,612	97.50	.....	342
7,074	195	1,804	.....	.....	.....	6,834	100.00	100.00	345
1,983	1,795	6,287	.....	.....	50,000	53,582	3.70	.....	346
190,620	3,724	15,795	.....	24,463	120,000	188,470	100.00	.....	347
164,898	5,616	13,366	.....	.....	50,000	203,054	88.40	.....	348
102,230	3,320	15,946	.....	4,410	70,000	124,763	81.80	.....	351
38,215	4,173	8,852	.....	.....	100,000	149,375	23.80	.....	352
96,611	2,985	8,917	.....	6,823	44,000	103,512	97.15	.....	354
723,098	10,873	23,487	.....	2,207	.....	660,109	100.00	100.00	358
108,103	7,270	18,479	.....	.....	100,000	157,752	71.40	.....	359
276,330	9,662	14,787	.....	132,326	250,000	282,242	95.77	.....	360
13,335	2,192	5,132	.....	1,324	.....	12,262	100.00	100.00	362
53,229	1,374	3,864	.....	.....	40,000	49,743	100.00	100.00	366
86,197	2,859	9,308	.....	695	.....	81,660	100.00	100.00	368
2,848,189	89,182	249,382	160	223,128	1,272,000	3,198,762	.....	.....	

No. 83.—Capital, Nominal Assets at Date of Failure in each Year from Banks, the Affairs of which have

	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
369	.....	$98,555	.....	.....	$71,367	$11,906	$83,273	$1,361
372	$2,402	.....	$48,771	.....	19,633	.....	19,633	721
374	136,857	38,235	180,589	.....	589,198	.....	589,198	7,843
375	.....	77	96,940	.....	30,896	.....	30,896	21,980
	139,259	136,867	326,300	.....	711,094	11,906	723,000	31,905
379	6,226	41,710	.....	$2,500	67,553	2,330	69,883	524
382	5,710	73,306	.....	.....	182,769	.....	182,769	15,183
384	9,034	140,795	.....	.....	104,032	.....	104,032	714
386	.....	.....	.....	.....	.....	6,296	6,296	4,850
	20,970	255,811	.....	2,500	354,354	8,626	362,980	21,271
388	223,705	1,743	1,062,965	.....	2,044,654	.....	2,044,654	875
395	3,227	1,114	49,412	.....	65,059	.....	65,059	9,291
	12,191,334	59,014,243	7,397,777	1,329,236	71,871,046	10,619,611	82,490,657	11,669,003

1865 TO OCTOBER 31, 1901, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	
$79,211	$20	$2,681	.....	.....	$20,000	$71,250	100.00	100.00	369
10,099	2,529	4,657	.....	$1,627	.....	10,035	100.00	100.00	372
508,910	3,426	6,399	.....	62,620	.....	497,889	100.00	100.00	374
.....	1,660	3,356	.....	3,900	.....	.....	.....	.....	375
598,220	7,635	17,093	.....	68,147	20,000	579,174	.....	.....	
62,649	549	6,161	.....	.....	2,500	59,753	100.00	87.40	379
105,314	1,100	7,772	.....	53,400	.....	103,057	100.00	100.00	382
92,859	3,443	7,016	.....	.....	50,000	185,718	50.00	.....	384
.....	.....	1,446	.....	.....	21,000	.....	.....	.....	386
260,822	5,092	22,395	.....	53,400	73,500	348,528	.....	.....	
2,023,843	2,416	4,892	$10,067	2,561	.....	2,008,887	100.00	100.00	388
45,858	1,304	2,455	.....	6,151	.....	45,222	100.00	100.00	395
62,054,595	2,583,414	4 670,330	18,555	1,494,760	23,744,820	83,599,846	a74.23	.....	

a Including offsets and loans paid, approximately 80 per cent.

No. 84.—Capital, Nominal Assets at Date of Failure from 1865 to October 31, 1901, and Disposition of Assets of Insolvent National Banks in each State, the Affairs of which have been Finally Closed.

States, etc.	Number of banks.	Capital stock at failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.
			Estimated good.	Estimated doubtful.	Estimated worthless.			
New Hampshire	3	$400,000	$535,627	$273,945	$122,876	$118,987	$1,051,435	$35,100
Vermont	4	700,000	461,080	715,049	489,607	162,431	1,828,167	37,314
Massachusetts	6	2,061,300	7,679,495	7,180,266	2,349,626	1,877,337	19,086,724	1,672,228
Connecticut	2	260,000	247,729	124,678	144,699	41,389	558,495	12,126
Total New England States	15	3,421,300	8,923,931	8,293,938	3,106,808	2,200,144	22,524,821	1,756,768
New York	31	5,976,120	13,482,580	4,105,900	6,684,726	2,835,841	27,109,047	2,690,575
New Jersey	4	950,000	1,564,218	293,375	246,658	304,822	2,409,073	229,899
Pennsylvania	17	2,099,500	2,612,582	1,228,116	1,618,099	472,671	5,931,468	587,794
District of Columbia	3	830,000	1,256,286	2,278,133	37,923	276,871	3,849,213	446,801
Total Eastern States	55	9,855,620	18,915,666	7,905,524	8,587,406	3,890,205	39,298,801	3,955,069
Virginia	6	1,250,000	1,987,730	1,989,116	1,770,811	548,544	6,296,201	333,007
North Carolina	3	475,000	395,076	570,674	444,060	64,069	1,473,879	97,294
South Carolina	1	50,000	66,081	.....	159	17,769	84,009	883
Georgia	3	425,000	351,150	715,440	150,154	68,109	1,284,853	71,609
Florida	6	500,000	669,558	641,264	413,206	49,780	1,773,808	112,133
Alabama	5	460,000	365,887	459,102	222,599	81,415	1,129,003	23,704
Mississippi	2	110,000	53,166	86,685	62,738	2,100	204,689	12,923
Louisiana	4	1,800,000	1,694,814	755,866	1,292,754	996,691	4,740,125	90,921
Texas	15	1,350,000	714,545	1,123,811	913,423	202,606	2,954,385	199,105
Arkansas	3	150,000	97,651	127,860	53,799	29,115	308,425	5,508
Tennessee	6	850,000	1,320,729	1,041,627	1,087,612	204,363	3,654,331	96,174
Total Southern States	54	7,420,000	7,716,387	7,511,445	6,411,315	2,264,561	23,903,708	1,043,261
Ohio	9	1,800,000	2,536,588	1,757,924	628,467	300,873	5,223,852	218,056
Indiana	9	1,232,000	1,705,259	868,470	1,312,779	401,723	4,288,231	354,241
Illinois	14	3,625,000	3,528,692	3,750,863	2,313,741	1,338,491	10,931,787	990,390
Michigan	9	650,000	757,302	665,677	372,249	266,522	2,061,750	89,007
Wisconsin	3	385,000	245,090	131,128	419,726	97,710	893,654	39,735
Minnesota	7	1,200,000	512,119	1,322,833	627,288	340,004	2,802,244	93,535
Iowa	5	330,000	599,655	552,814	194,557	79,170	1,426,196	121,670
Missouri	7	3,750,000	2,850,548	4,428,521	1,457,127	604,918	9,341,114	1,937,161
Total Middle States	63	12,972,000	12,735,253	13,478,230	7,325,934	3,429,411	36,968,828	3,843,795
North Dakota	7	600,000	345,322	789,512	192,035	127,844	1,454,713	61,238
South Dakota	9	500,000	318,995	705,238	290,321	213,321	1,527,875	157,550
Nebraska	14	1,010,000	686,905	1,304,845	502,954	241,869	2,736,573	65,231
Kansas	28	2,972,000	969,540	2,041,386	1,326,420	572,796	4,910,142	310,063
Montana	7	650,000	658,804	694,286	645,321	543,532	2,541,943	93,125
Wyoming	2	200,000	140,062	382,149	46,210	71,376	639,797	12,399
Colorado	5	585,000	367,065	616,579	1,094,467	357,447	2,435,558	87,022
Oklahoma	1	100,000	3,992	.....	.....	.....	3,992	.....
New Mexico	3	325,000	292,142	523,073	75,707	90,915	981,837	31,437
Total Western States	76	6,042,000	3,782,827	7,057,068	4,173,435	2,219,100	17,232,430	818,065
Washington	18	2,260,000	1,421,700	3,088,132	1,085,993	1,370,292	6,966,123	280,094
Oregon	5	525,000	626,182	515,109	213,559	132,051	1,486,901	101,640
California	2	700,000	941,366	596,998	577,420	316,147	2,431,931	72,031
Utah	1	150,000	6,300	204,600	3,274	15,258	229,432	2,869
Nevada	1	250,000	129,721	497,292	91,412	42,236	760,661	317,742
Total Pacific States	27	3,885,000	3,125,269	4,902,137	1,971,658	1,875,984	11,875,048	774,376
Total United States	290	43,595,920	55,199,333	49,148,342	31,576,556	15,879,405	151,803,636	12,191,334

No. 84.—Capital, Nominal Assets at Date of Failure from 1865 to October 31 1901, etc.—Continued.

States, etc.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to shareholders.	Nominal value remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
New Hampshire	$372,507	.....	.....	$643,828	$40,861	$684,689	$153,791
Vermont	797,015	$380,246	.....	613,592	201,466	815,058	25,636
Massachusetts	4,823,210	1,343,469	.....	11,247,817	936,382	12,184,199	368,803
Connecticut	80,268	133,585	.....	332,516	28,935	361,451	1,225
Total New England States	6,073,000	1,857,300	.....	12,837,753	1,207,644	14,045,397	549,455
New York	7,906,176	971,342	$13,032	15,527,922	1,796,296	17,324,218	2,701,619
New Jersey	407,069	.....	.....	1,772,105	763,583	2,535,688	45,655
Pennsylvania	2,337,480	357,595	4,157	2,644,442	315,687	2,960,129	130,872
District of Columbia	1,654,509	.....	.....	1,747,903	94,264	1,842,167	70,566
Total Eastern States	12,305,234	1,328,937	17,189	21,692,372	2,969,830	24,662,202	2,948,712
Virginia	2,524,594	.....	399,978	3,038,622	348,277	3,386,899	228,678
North Carolina	791,235	.....	.....	585,350	180,117	765,467	93,691
South Carolina	1,057	.....	.....	82,069	18,135	100,204	.....
Georgia	404,747	328,869	.....	479,628	82,349	561,977	99,161
Florida	994,184	44,068	.....	623,423	166,231	789,654	234,663
Alabama	661,133	.....	11,803	432,363	39,323	471,686	99,023
Mississippi	131,257	.....	.....	60,509	15,162	75,671	16,780
Louisiana	2,176,274	.....	1,041	2,471,889	478,329	2,950,218	194,129
Texas	1,758,025	67,435	.....	929,820	221,912	1,151,732	300,746
Arkansas	149,066	18,517	.....	135,334	20,349	155,683	.....
Tennessee	1,959,949	83,375	.....	1,514,833	409,398	1,924,231	406,654
Total Southern States	11,551,521	542,264	412,822	10,353,840	1,979,582	12,333,422	1,673,525
Ohio	897,014	.....	2,500	2,656,912	104,201	2,761,113	874,722
Indiana	1,874,700	131,199	71,211	1,856,880	439,805	2,296,685	561,951
Illinois	4,981,513	69,551	.....	4,490,987	564,801	5,055,788	577,723
Michigan	767,829	118,963	.....	1,085,951	92,780	1,178,731	137,863
Wisconsin	547,381	.....	.....	306,538	36,181	342,719	47,434
Minnesota	1,172,025	65,573	.....	1,171,111	352,606	1,523,717	105,597
Iowa	724,517	33,363	.....	546,646	57,414	604,060	29,818
Missouri	2,629,021	249,252	32,519	4,493,161	574,599	5,067,760	781,335
Total Middle States	13,894,000	2,266,027	356,820	16,608,186	2,222,387	18,830,573	3,116,443
North Dakota	603,681	318,516	2,915	468,363	109,402	577,765	124,103
South Dakota	782,211	.....	.....	588,114	141,805	729,919	204,161
Nebraska	1,642,790	112,728	25,022	890,802	194,905	1,085,707	408,884
Kansas	2,661,853	259,622	2,604	1,676,000	409,228	2,085,228	568,660
Montana	392,380	325,511	296,754	1,434,173	116,626	1,550,799	390,402
Wyoming	388,284	.....	9,349	229,765	70,680	300,445	63,852
Colorado	1,700,749	.....	.....	647,787	282,696	930,483	219,217
Oklahoma	.....	.....	.....	3,992	.....	3,992	.....
New Mexico	278,632	175,335	38,284	458,149	119,057	577,206	93,880
Total Western States	8,450,580	1,191,712	374,928	6,397,145	1,444,399	7,841,544	2,073,169
Washington	4,228,872	97,653	167,477	2,192,027	461,613	2,653,640	974,447
Oregon	756,870	.....	.....	628,391	50,948	679,339	137,842
California	1,538,185	113,884	.....	907,831	283,208	1,191,039	190,478
Utah	196,231	.....	.....	30,332	.....	30,352	.....
Nevada	219,750	.....	.....	223,169	.....	223,169	4,932
Total Pacific States	6,739,908	211,537	167,477	3,981,750	795,769	4,777,519	1,307,699
Total United States	59,014,243	7,397,777	1,329,236	71,871,046	10,619,611	82,490,657	11,669,003

No. 84.—Capital, Nominal Assets at Date of Failure from 1865 to October 31, 1901, etc.—Continued.

	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Average rate per cent of dividends, including interest. (a)
STATES, ETC.								
New Hampshire	$431,351	$10,020	$36,127	.....	$53,400	$83,000	$473,566	93.63
Vermont	606,418	39,364	102,012	.....	41,628	375,000	903,843	69.24
Massachusetts	11,260,012	150,814	246,607	$10,067	147,896	1,461,300	12,794,453	89.66
Connecticut	342,232	6,197	9,308	.....	2,489	39,300	316,986	107.64
Total New England States	12,640,013	206,395	394,054	10,067	245,413	1,958,600	14,488,848	88.99
New York	12,748,162	594,520	922,814	699	366,434	2,942,520	15,480,070	86.89
New Jersey	2,344,037	66,646	54,247	.....	25,103	820,000	3,276,165	73.76
Pennsylvania	2,460,250	84,268	199,292	.....	85,438	1,020,000	3,336,286	78.40
Dist. of Columbia	1,645,871	51,849	73,665	216	.....	630,000	2,571,848	70.03
Total Eastern States	19,198,329	797,283	1,250,018	885	176,975	5,412,520	24,664,369	82.63
Virginia	2,828,981	140,104	185,895	3,241	.....	1,100,000	4,729,470	64.08
North Carolina	600,098	26,262	45,416	.....	.....	412,500	1,003,264	66.24
South Carolina	80,120	7,152	4,802	.....	8,130	19,500	75,343	106.27
Georgia	420,678	12,546	29,342	.....	250	112,500	477,447	91.24
Florida	442,812	35,183	73,667	.....	3,329	400,000	931,792	61.76
Alabama	282,783	25,648	64,209	23	.....	260,000	582,682	57.48
Mississippi	30,623	6,284	16,979	.....	5,005	42,000	66,090	62.98
Louisiana	2,398,349	139,448	213,882	.....	4,410	1,520,000	3,330,691	74.21
Texas	645,595	59,943	124,139	161	21,148	641,500	983,086	77.24
Arkansas	116,333	6,607	25,531	.....	7,212	75,000	171,797	68.72
Tennessee	1,366,948	58,994	90,957	.....	678	618,000	2,237,694	68.24
Total Southern States	9,213,320	518,171	874,819	3,425	50,162	5,201,000	14,589,356	68.94
Ohio	1,490,869	23,461	81,726	584	269,751	282,500	1,834,334	85.35
Indiana	1,547,784	56,389	144,296	.....	16,265	842,000	2,154,174	79.27
Illinois	3,987,670	170,549	261,782	1,017	57,047	1,487,750	6,008,365	73.33
Michigan	898,610	28,563	79,248	.....	34,447	170,000	1,056,325	87.71
Wisconsin	255,120	11,970	28,195	.....	.....	216,000	411,571	68.63
Minnesota	1,409,314	35,106	89,522	50	184,128	704,000	1,222,655	92.03
Iowa	506,190	14,654	53,359	27	12	300,000	857,978	65.15
Missouri	3,826,166	127,761	250,403	1,905	80,190	1,065,000	3,804,174	100.34
Total Middle States	13,591,723	478,453	988,531	3,583	641,840	5,067,250	17,349,576	84.13
North Dakota	365,202	20,318	68,017	22	103	250,000	636,789	66.91
South Dakota	374,535	42,800	106,874	118	1,431	336,250	565,775	79.38
Nebraska	498,358	49,553	111,647	11	17,254	726,500	1,162,931	59.40
Kansas	1,173,564	95,024	213,755	244	33,971	1,110,200	1,831,140	75.73
Montana	1,039,085	23,990	92,727	.....	4,595	344,000	1,199,539	90.47
Wyoming	201,269	14,549	20,775	.....	.....	200,000	330,505	67.40
Colorado	572,578	46,032	92,456	200	.....	510,000	1,120,648	61.57
Oklahoma	.....	.....	1,261	.....	2,731	.....	.....	.....
New Mexico	390,613	31,602	53,056	.....	8,055	195,000	451,436	89.45
Total Western States	4,615,204	323,868	760,568	595	68,140	3,671,950	7,280,763	73.79
Washington	1,279,974	152,144	239,984	.....	7,091	1,663,500	2,895,284	61.07
Oregon	446,031	30,344	64,080	.....	1,042	195,000	648,061	77.24
California	887,017	66,499	32,948	.....	4,097	575,000	1,420,556	68.24
Utah	19,002	1,166	10,164	.....	.....	.....	93,021	22.72
Nevada	163,982	9,091	15,164	.....	.....	.....	170,012	98.78
Total Pacific States	2,795,006	259,244	402,340	.....	12,230	2,433,500	5,226,934	80.92
Total United States	62,054,595	2,583,444	4,670,330	18,555	1,494,760	23,741,820	83,599,846	79.95

(a) Includes offsets and loans paid.

No. 85.—National Banks which Failed during the Year ended October 31, 1901, with Capital, Surplus, and Liabilities, as shown by Last Reports of Condition.

Name and location of bank.	Date of authority to commence business.	Date of failure.	Receiver appointed.	As shown at date of last report of condition.			
				Capital.	Surplus and undivided profits.	Other liabilities.[a]	Date of last report of condition.
American National Bank, Baltimore, Md	Feb. 10, 1891	1900. Dec. 21	1900. Dec. 21	$200,000	$89,019	$469,414	1900. Dec. 13
First National Bank, White Pigeon, Mich.	Mar. 3, 1891	Dec. 27	Dec. 27	50,000	11,341	53,310	Dec. 13
First National Bank, Niles, Mich	Jan. 3, 1871	1901. Mar. 8	1901. Mar. 9	100,000	24,778	387,842	1901. Feb. 5
Farmers' National Bank, Vergennes, Vt.	Apr. 29, 1880	Apr. 13	Apr. 13	60,000	6,060	88,528	Feb. 5
Le Mars National Bank, Le Mars, Iowa	Nov. 13, 1882	Apr. 17	Apr. 17	100,000	3,579	139,257	Feb. 5
First National Bank, Vancouver, Wash.	Aug. 15, 1883	Apr. 20	Apr. 20	50,000	9,874	230,973	Feb. 5
Pynchon National Bank, Springfield, Mass.	Apr. 7, 1865	June 24	June 24	200,000	106,625	1,526,857	Apr. 24
Seventh National Bank, New York, N. Y.	Apr. 11, 1865	June 27	June 27	300,000	234,406	6,835,359	Apr. 24
City National Bank, Buffalo, N. Y.	Jan. 26, 1899	June 29	June 29	300,000	220,291	2,994,183	Apr. 24
First National Bank, Austin, Tex.	July 17, 1873	Aug. 3	Aug. 3	100,000	53,234	590,112	July 15
Eufaula National Bank, Eufaula, Ala.	.....	Oct. 21	Oct. 21	100,000	6,568	228,645	Sept. 30
Total	.....	.....	.....	1,560,000	765,775	13,544,480	

[a] Total, as per report, except capital, surplus, circulation, undivided profits, and unpaid dividends

No. 86.—National Banks against the Capital Stock of which an Additional Assessment was Levied during the Year ended October 31, 1901, with Amount of Capital and Date and Amount of Assessment.

Name and location of bank.	Capital stock.	Date of additional assessment.	Amount of additional assessment.
Hutchinson National Bank, Hutchinson, Kans.	$100,000	Nov. 20, 1900	$19,000
First National Bank, Alma, Kans	75,000	Nov. 22, 1900	10,950
First National Bank, Meade Center, Kans.	50,000	Jan. 21, 1901	6,000
First National Bank, Deming, N. Mex.	100,000	Feb. 18, 1901	18,000
Total	325,000	.....	53,950

No. 87.—National Banks in Favor of the Stockholders of which a Rebate of Assessment has been Made during the Year ended October 31, 1901, with Amount of Assessment and Date and Amount of Rebate.

Name and location of bank.	Amount of assessment.	Date of rebate.	Amount returned to stockholders.
First National Bank, Livingston, Mon.	$32,500	Dec. 31, 1900	$2,388
Union National Bank, Minneapolis, Minn	250,000	Jan. 7, 1901	132,326
Union National Bank, Denver, Colo	500,000	Jan. 19, 1901	85,513
First National Bank, Ravenna, Nebr	20,000	Feb. 28, 1901	2,872
Columbia National Bank, Chicago, Ill	750,000	Mar. 20, 1901	47,350
Second National Bank, Rockford, Ill	110,000	May 6, 1901	12,158
Total	1,662,500	.....	282,607

No. 88.—National Bank Receiverships in an Inactive Condition.

Name and location of bank.	Date of appointment of receiver.	Dividends paid
		Per cent.
First National Bank, Anderson, Ind	Nov. 23, 1873	46.80
First National Bank, Alma, Kans	Nov. 21, 1890	20.00
American National Bank, Arkansas City, Kans	Dec. 26, 1890	70.00
Northern National Bank, Big Rapids, Mich	Aug. 5, 1893	85.50
Third National Bank, Chicago, Ill	Nov. 24, 1877	*a* 100.00
Fidelity National Bank, Cincinnati, Ohio	June 27, 1887	59.40
Chattahoochee National Bank, Columbus, Ga	Dec. 7, 1895	50.00
Second National Bank, Columbia, Tenn	May 19, 1893	55.00
Bankers and Merchants' National Bank, Dallas, Tex	Feb. 6, 1893	60.00
El Paso National Bank, El Paso, Tex	Sept. 2, 1893	74.80
Citizens' National Bank, Fargo, N. Dak	Jan. 7, 1897	65.00
City National Bank, Fort Worth, Tex	Apr. 10, 1895	40.00
Hutchinson National Bank, Hutchinson, Kans	Nov. 6, 1893	25.00
Missouri National Bank, Kansas City, Mo	Dec. 3, 1896	62.00
National Bank of Kansas City, Mo	Mar. 18, 1895	*b* 100.00
First National Bank, Kearney, Nebr	Oct. 24, 1894	30.00
Buffalo County National Bank, Kearney, Nebr	Nov. 10, 1894	20.00
First National Bank, Lakota, N. Dak	June 13, 1893	30.00
First National Bank, Meade Center, Kans	Dec. 24, 1890	50.00
Stock Growers' National Bank, Miles City, Mont	Aug. 9, 1893	55.00
Bennett National Bank, New Whatcom, Wash	Sept. 19, 1896	70.00
First National Bank, North Manchester, Ind	Oct. 16, 1893	85.00
First National Bank, Orlando, Fla	Nov. 29, 1895	70.00
First National Bank, Orleans, Nebr	June 5, 1897	.....
Keystone National Bank, Philadelphia, Pa	May 9, 1891	18.00
Spring Garden National Bank, Philadelphia, Pa	May 21, 1891	24.00
First National Bank, Pella, Iowa	June 5, 1895	50.00
First National Bank, San Bernardino, Cal	Jan. 29, 1895	65.00
Texas National Bank, San Antonio, Tex	Aug. 10, 1893	50.00
First National Bank, Silver City, N. Mex	Feb. 29, 1892	63.50
First National Bank, Sedalia, Mo	May 10, 1894	15.00
Browne National Bank, Spokane Falls, Wash	Feb. 8, 1895	13.00
Sioux National Bank, Sioux City, Iowa	Sept. 9, 1896	78.00
First National Bank, Springville, N. Y	Oct. 3, 1896	25.00
State National Bank, Vernon, Tex	Sept. 24, 1894	40.00

a And interest in full. *b* And 55.31 per cent of interest.

No. 89.—National Banks the Affairs of which were Closed during the Year ended October 31, 1901, with Date of Appointment of Receiver, Total Dividends on Principal of Claims, and Proportion of Interest Paid.

Name and location of bank.	Date of appointment of receiver.	Total dividends on principal.	Proportion of interest paid.
		Per cent.	*Per cent.*
First National Bank, Alma, Nebr	Jan. 12, 1897	3.70	.....
Atchison National Bank, Atchison, Kans	Sept. 5, 1899	50.00	.....
Big Rapids National Bank, Big Rapids, Mich	Dec. 31, 1896	51.20	.....
Commercial National Bank, Denver, Colo	Oct. 24, 1893	57.50	.....
First National Bank, Deming, N. Mex	Feb. 29, 1892	45.50	.....
Cocheco National Bank, Dover, N. H	June 6, 1899	100.00	100.00
First National Bank, Flushing, Ohio	Nov. 5, 1898	100.00	87.40
National Bank of Guthrie, Okla. *a*	June 22, 1892	.....	.....
Second National Bank, Grand Forks, N. Dak	Jan. 7, 1897	97.50	.....
Citizens' National Bank, Hillsboro, Ohio	June 16, 1893	68.40	.....
First National Bank, Ithaca, Mich	Oct. 14, 1896	100.00	100.00
National Bank of Jefferson, Tex	June 24, 1896	96.90	.....
Merchants' National Bank, Jacksonville, Fla	Mar. 17, 1897	71.40	.....
First National Bank, Livingston, Mont	Aug. 25, 1881	95.00	.....
Livingston National Bank, Livingston, Mont	July 20, 1893	57.30	.....
Union National Bank, Minneapolis, Minn	Mar. 20, 1897	95.77	.....
Bellingham Bay National Bank, New Whatcom, Wash	Dec. 5 1895	39.00	.....
Merchants' National Bank, Ocala, Fla	Feb. 3, 1897	23.80	.....
Yates County National Bank, Penn Yan, N. Y	Aug. 17, 1896	27.70	.....
First National Bank, Ravenna, Nebr	Apr. 10, 1895	45.50	.....
Second National Bank, Rockford, Ill	Nov. 10, 1896	98.40	.....
Merchants' National Bank, Seattle, Wash	June 19, 1895	52.00	.....
Fifth National Bank, St. Louis, Mo	Nov. 15, 1887	96.60	.....
Washington National Bank, Tacoma, Wash	Aug. 26, 1893	84.50	.....
First National Bank, Watkins, N. Y	Feb. 26, 1894	37.90	.....
First National Bank White Pigeon, Mich. *b*	Dec. 27, 1900	100.00	100.00

a Liquidated by receiver appointed by court
b Creditors paid in full and remaining assets turned over to the agent of the shareholders

No. 90.—Dividends, Sixty-six in Number, Paid to the Creditors of Insolvent National Banks during the Past Year, with the total Dividends in each Case up to November 1, 1901.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors.
		Date.	Amount.	Per cent.		
					Per cent.	*Per cent.*
Third National Bank, Detroit, Mich	Feb. 1, 1894	Nov. 3, 1900	$25,224.82	7.00	63.50	.....
People's National Bank, Denver, Colo	Dec. 20, 1899	Nov. 28, 1900	152,500.00	76.25	76.25	.....
Second National Bank, Grand Forks, N. Dak	Jan. 7, 1897	Dec. 1, 1900	42,832.22	37.50	97.50	.....
National Bank of Potsdam, N. Y	Mar. 2, 1897	Dec. 15, 1900	84,811.68	25.00	85.00	.....
First National Bank, Flushing, Ohio	Nov. 5, 1898	.....do	11,894.25	20.00	95.00	.....
Do	.....do	June 15, 1901	6,244.39	10.50	105.50	87.40
Union National Bank, Minneapolis, Minn	Mar. 20, 1897	Dec. 18, 1900	2,172.52	.77	95.77	.....
Commercial National Bank, Denver, Colo	Oct. 24, 1893	Dec. 27, 1900	31,234.73	12.50	57.50	.....
Merchants' National Bank, Rutland, Vt	Mar. 26, 1900	Jan. 2, 1901	79,572.21	25.00	75.00	.....
Livingston National Bank, Livingston, Mont	July 20, 1893	Jan. 5, 1901	1,936.48	2.30	57.30	.....
National Bank of Middletown, Pa	Sept. 24, 1894	Jan. 10, 1901	19,425.96	17.00	65.00	.....
Globe National Bank, Boston, Mass	Dec. 21, 1899	Jan. 22, 1901	266,773.27	10.00	60.00	.....
Do	.....do	May 6, 1901	533,778.26	20.00	80.00	.....
National Bank of Jefferson, Tex	June 24, 1896	Jan. 24, 1901	3,034.31	1.90	96.90	.....
First National Bank, Watkins, N. Y	Feb. 26, 1894	.....do	5,188.19	2.90	37.90	.....
First National Bank, Ravenna, Nebr	Apr. 10, 1895	Jan. 28, 1901	746.30	5.50	45.50	.....
First National Bank, Williamantic, Conn	Apr. 23, 1895	Jan. 29, 1901	29,177.73	10.00	65.00	.....
Big Rapids National Bank, Big Rapids, Mich	Dec. 31, 1896	Feb. 4, 1901	5,000.54	26.20	51.20	.....
Yates County National Bank, Penn Yan, N. Y	Aug. 17, 1896	Feb. 12, 1901	3,812.63	2.70	27.70	.....
First National Bank, McPherson, Kans	Oct. 28, 1899	Feb. 16, 1901	4,370.28	30.00	30.00	.....
First National Bank, Neligh, Nebr	Nov. 4, 1898	.....do	9,857.65	10.00	60.00	.....
Do	.....do	June 28, 1901	4,879.86	5.00	65.00	.....
American National Bank, Baltimore, Md	Dec. 21, 1900	Feb. 18, 1901	44,822.79	20.00	20.00	.....
Do	.....do	May 14, 1901	19,740.88	10.00	30.00	.....
Do	.....do	Oct. 15, 1901	19,744.10	10.00	40.00	.....
First National Bank, White Pigeon, Mich	Dec. 27, 1900	Mar. 6, 1901	22,115.58	50.00	50.00	.....
Do	.....do	May 1, 1901	11,182.45	25.00	75.00	.....
Do	.....do	July 20, 1901	11,930.90	26.65	101.65	100.00
First National Bank, Carthage, N. Y	Nov. 4, 1898	Mar. 9, 1901	19,116.19	10.00	90.00	.....
First National Bank, Little Rock, Ark	Feb. 6, 1893	Mar. 1, 1901	48,613.41	15.00	50.00	.....
Bellingham Bay National Bank, New Whatcom, Wash	Dec. 5, 1895	Mar. 25, 1901	3,631.05	4.00	39.00	.....
Citizens' National Bank, Niles, Mich	July 8, 1899	Apr. 2, 1901	13,438.59	10.00	70.00	.....
Do	.....do	June 8, 1901	13,438.59	10.00	80.00	.....
Merchants' National Bank, Ocala, Fla	Feb. 3, 1897	Apr. 15, 1901	9,310.93	6.30	23.80	.....
South Danvers National Bank, Peabody, Mass	Sept. 19, 1900	Apr. 17, 1901	75,075.96	30.00	30.00	.....
Do	.....do	Aug. 7, 1901	64,228.39	25.00	55.00	.....
First National Bank, Niles, Mich	Mar. 9, 1901	Apr. 26, 1901	89,032.77	25.00	25.00	.....
Do	.... do	June 5, 1901	58,162.93	15.00	40.00	.....
Do	.....do	Aug. 5, 1901	39,677.64	10.00	50.00	.....
Citizens' National Bank, Hillsboro, Ohio	June 16, 1893	Apr. 29, 1901	12,173.87	3.40	68.40	.....
Second National Bank, Rockford, Ill	Nov. 10, 1896	May 6, 1901	34,395.37	13.40	98.40	.....
First National Bank, Orlando, Fla	Nov. 29, 1895	May 16, 1901	18,110.91	50.00	70.00	.....
First National Bank, Alma, Nebr	Jan. 12, 1897	May 20, 1901	1,982.53	3.70	3.70	.....

No. 90.—Dividends, Sixty-six in Number, Paid to the Creditors of Insolvent National Banks during the Past Year, with the total Dividends in each Case up to November 1, 1901—Continued.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors.
		Date.	Amount.	Per cent.		
Washington National Bank, Tacoma, Wash	Aug. 26, 1893	May 25, 1901	$17,642.94	19.50	84.50	.....
Merchants' National Bank, Jacksonville, Fla	Mar. 17, 1897	May 31, 1901	21,339.32	16.40	71.40	.....
First National Bank, Helena, Mont	Sept. 11, 1896	.....do	118,248.48	5.00	30.00	.....
Grand Forks National Bank, Grand Forks, N. Dak	Apr. 28, 1896	.....do	16,092.28	5.00	40.00	.....
Farmers' National Bank, Portsmouth, Ohio	Feb. 8, 1896	June 7, 1901	14,903.67	5.00	75.00	.....
Fifth National Bank, St. Louis, Mo	Nov. 15, 1887	June 10, 1901	6,778.42	.60	96.60	.....
Capital National Bank, Lincoln, Nebr	Feb. 6, 1893	.....do	24,858.62	2.00	17.00	.....
Farmers' National Bank, Vergennes, Vt	Apr. 13, 1901	June 19, 1901	18,270.57	25.00	25.00	.....
Do	.....do	Sept. 3, 1901	27,215.10	25.00	50.00	.....
First National Bank, Hillsboro, Ohio	July 22, 1896	June 21, 1901	11,534.62	10.00	100.00	.....
Chestnut Street National Bank, Philadelphia, Pa	Jan. 29, 1898	June 27, 1901	93,970.43	5.00	60.00	.....
First National Bank, Vancouver, Wash	Apr. 20, 1901	July 16, 1901	106,779.28	50.00	50.00	.....
First National Bank, San Bernardino, Cal	Jan. 29, 1895	Aug. 19, 1901	7,109.84	5.00	65.00	.....
Merchants' National Bank, Seattle, Wash	June 19, 1895	.....do	11,237.95	7.00	52.00	.....
First National Bank, Silver City, N. Mex	Feb. 29, 1892	Aug. 22, 1901	8,736.39	13.50	63.50	.....
Somerset National Banking Company, Somerset, Ky	Aug. 17, 1900	.....do	54,409.28	50.00	50.00	.....
Le Mars National Bank, Le Mars, Iowa	Apr. 17, 1901	Aug. 24, 1901	27,792.89	25.00	25.00	.....
First National Bank, Deming, N. Mex	Feb. 29, 1892	Aug. 28, 1901	6,589.17	5.50	45.50	.....
City National Bank, Buffalo, N. Y	June 29, 1901	Sept. 5, 1901	1,212,718.60	50.00	50.00	.....
German National Bank, Louisville, Ky	Jan. 22, 1897	Sept. 12, 1901	87,599.64	30.00	90.00	.....
First National Bank, Pennyan, N. Y	Sept. 18, 1899	Sept. 17, 1901	16,453.99	20.00	97.00	.....
Pynchon National Bank, Springfield, Mass	June 24, 1901	Oct. 22, 1901	217,257.00	20.00	20.00	.....
Atchison National Bank, Atchison, Kans	Sept. 5, 1899	Oct. 25, 1901	18,571.74	10.00	50.00	.....
Total	.....	.....	a4,100,504.33	.....	.....	.....

a Exclusive of $663,551 paid on claims proved and allowed subsequent to the date of declaration of the respective dividends, the total amount paid during the year ended October 31, 1900, being $4,764,055.

No. 91.—Comparative Statement of the Transactions of the New York Clearing House for Forty-eight Years, and for Each Year, Number of Banks, Aggregate Capital, Clearings, Balances, Average of Daily Clearings and Balances, and the Percentage of Balances to Clearings.

Year.	No of banks.	Capital.*a*	Clearings.	Balances paid in money.	Average daily clearings	Average daily balances paid in money.	Balances to clearings.
							Per ct.
1854	50	$47,044,900	$5,750,455,987	$297,411,494	$19,104,505	$988,078	5.2
1855	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.4
1856	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.8
1857	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.4
1858	46	67,146,018	4,756,664,386	314,238,911	15,393,736	1,016,954	6.7
1859	47	67,921,714	6,448,005,956	363,984,683	20,867,333	1,177,944	5.6
1860	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.3
1861	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	6
1862	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6
1863	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.6
1864	49	68,586,763	24,097,196,656	885,719,205	77,981,455	2,866,405	3.7
1865	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4
1866	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.7
1867	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	4
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	4
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	3
1870	61	83,620,200	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.7
1871	62	84,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666	4.1
1872	61	84,420,200	33,844,369,568	1,428,582,707	109,884,317	4,638,256	4.2
1873	59	83,370,200	35,461,052,826	1,474,508,025	115,885,794	4,818,654	4.1
1874	59	81,635,200	22,855,927,636	1,286,753,176	74,692,574	4,205,076	5.6
1875	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,297	5.6
1876	59	81,731,200	21,597,274,247	1,295,042,029	70,349,428	4,218,378	6
1877	58	71,085,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.9
1878	57	63,611,500	22,508,438,442	1,307,843,857	73,785,747	4,274,000	5.8
1879	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.6
1880	59	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.1
1881	61	61,162,700	48,565,818,212	1,776,018,162	159,232,191	5,823,010	3.6
1882	62	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,440	3.4
1883	64	61,162,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.9
1884	62	60,412,700	34,092,037,338	1,524,930,994	111,048,982	4,967,202	4.5
1885	64	58,612,700	25,250,791,440	1,295,355,252	82,789,480	4,247,069	5.1
1886	64	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.6
1887	65	60,862,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.5
1888	64	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.1
1889	64	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784	5
1890	65	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.7
1891	64	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,526	4.6
1892	65	60,422,700	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.1
1893	65	60,922,700	34,421,380,870	1,696,207,176	113,978,082	5,616,580	4.9
1894	66	61,622,700	24,230,145,368	1,585,241,634	79,704,426	5,214,611	6.5
1895	67	62,622,700	28,264,379,126	1,896,574,349	92,670,095	6,218,277	6.71
1896	66	60,622,700	29,350,894,884	1,843,289,239	96,232,442	6,043,571	6.3
1897	66	59,022,700	31,337,760,948	1,908,901,898	103,124,954	6,300,006	6.01
1898	65	59,022,700	39,853,413,947	2,338,529,016	131,529,418	7,717,917	5.87
1899	64	58,922,700	57,368,230,771	3,085,971,371	189,961,029	10,218,448	5.37
1900	64	74,222,700	51,964,588,564	2,730,441,810	170,936,147	8,981,716	5.25
1901	62	81,722,700	77,020,672,494	3,515,037,741	254,193,639	11,600,785	4.56
Total		*b*67,559,767	*c*1,360,408,679,557	*c*64,885,824,657	*b*92,582,596	*b*4,415,804	*b*4.77

a The capital is for various dates, the amounts at a uniform date in each year not being obtainable.
b Yearly average for forty-eight years. *c* Totals for forty-eight years.

No. 92.—Comparative Statement for Two Years of the Transactions of the New York Clearing House, Showing Aggregate Amount of Clearings, Aggregate Balances, and the Kinds and Amounts of Money Passing in Settlement of these Balances.

Clearings, etc.	Year ended September 30—		Increase.	Percentages to balances.	
	1901.	1900.		1901.	1900.
Aggregate clearings	$77,020,672,494	$51,964,588,564	$25,056,083,930		
Aggregate balances	3,515,037,741	2,730,441,810	784,595,931		
United States and clearing house gold certificates	3,509,969,000	2,721,028,000	788,941,000	99.6	99.2
Legal tenders and minor coin	5,068,741	9,413,810	*a* 4,345,069	.4	.8

a Decrease.

No. 93.—Exchanges, Balances, Percentages of Balances to Exchanges, and Percentage of Funds Used in Settlement of Balances by the New York Clearing House in each Year from 1892 to 1901, inclusive.

Year.	Exchanges.	Balances.	Per cent of balances to exchanges.	Percentages of funds used in settlement of balances.	
				Gold.	Legal tenders, etc.
1892	$36,279,905,236	$1,861,500,575	5.1	42.5	57.5
1893	34,421,380,870	1,696,207,176	4.9	38	62
1894	24,230,145,368	1,585,241,634	6.5	16	84
1895	28,264,379,126	1,896,574,349	6.7	.1	99.9
1896	29,350,894,884	1,843,289,239	6.3	.01	99.99
1897	31,337,760,948	1,908,901,898	6	1	99
1898	39,853,413,947	2,338,529,016	5.8	51	49
1899	57,368,230,771	3,085,971,371	5.3	99	1
1900	51,964,588,564	2,730,441,810	5.2	99.2	.8
1901	77,020,672,494	3,515,037,741	4.5	99.6	.4

No. 94.—Transactions of the Clearing Houses of the United States, 1892 to 1901, inclusive.

Year ended September 30—	Clearings.	Year ended September 30—	Clearings.
1892	$60,883,572,438	1897	$54,179,445,030
1893	58,880,682,455	1898	65,917,717,751
1894	45,028,496,746	1899	88,828,672,533
1895	50,872,674,108	1900	84,582,450,081
1896	51,935,651,733	1901	114,190,226,021

No. 95.—Comparative Statement of the Exchanges of the Clearing Houses of the United States for Years ended September 30, 1901, and September 30, 1900.

Clearing house at—	Exchanges for year ended September 30—		Comparisons.	
	1901.	1900.	Increase.	Decrease.
New York	$77,020,672,494	$51,964,588,564	$25,056,083,930	
Boston	7,149,901,648	6,299,128,611	850,773,037	
Chicago	7,414,643,569	6,811,052,828	603,590,741	
Philadelphia	5,296,823,192	4,679,455,342	617,367,850	
St. Louis	2,112,410,079	1,656,343,626	456,066,453	
San Francisco	1,134,499,932	1,017,115,942	117,383,990	
Baltimore	1,182,838,784	1,072,172,396	110,666,388	
Pittsburg	1,544,727,990	1,189,590,102	355,137,888	
Cincinnati	937,038,200	792,434,950	144,603,250	
Galveston	191,291,250	159,272,400	32,018,850	
Kansas City	891,222,415	738,817,138	155,405,277	
New Orleans	602,266,603	511,400,957	90,865,646	
Minneapolis	572,871,392	583,193,116		$10,321,724
Buffalo	293,522,075	263,230,944	30,291,131	
Milwaukee	315,787,647	298,024,593	17,763,054	
Detroit	398,444,261	316,663,049	81,781,212	
Louisville	453,971,572	427,302,333	26,669,239	
Houston	225,219,097	180,258,380	44,960,717	
Providence	345,322,800	330,400,500	14,922,300	
St. Paul	251,510,327	248,512,369	2,997,958	
Cleveland	670,204,110	417,838,383	252,365,727	
Denver	225,998,217	214,177,526	11,520,691	
Omaha	324,956,116	316,063,773	8,892,343	
Indianapolis	190,791,450	158,286,998	32,504,452	
Memphis	160,016,252	131,114,710	28,901,542	
Columbus	291,756,200	270,798,600	20,957,600	
Augusta	68,459,162	58,178,572	9,680,590	
Scranton	65,004,405	57,788,781	7,215,624	
Nashville	79,247,466	72,253,687	6,963,779	
Hartford	131,147,704	129,316,922	1,830,782	
Portland, Oreg	113,728,149	102,041,329	11,686,820	
Dayton	60,513,922	57,546,254	2,967,668	
Fort Worth	69,578,923	46,497,492	23,084,431	
Peoria	118,717,337	102,957,946	15,759,391	

No. 95.—Comparative Statement of the Exchanges of the Clearing Houses of the United States for Years ended September 30, 1901, and September 30, 1900—Continued.

Clearing house at—	Exchanges for year ended September 30—		Comparisons.	
	1901.	1900.	Increase.	Decrease.
Washington, D. C	$138,260,424	$131,528,901	$6,731,523	
St. Joseph	223,665,831	205,413,235	18,252,596	
New Haven	79,421,527	77,085,669	2,335,858	
Salt Lake	167,689,433	121,705,417	45,984,016	
Rochester	117,752,711	106,446,821	11,305,890	
Albany	151,639,618	103,827,077	47,812,541	
Savannah	200,817,983	218,617,796		$17,799,813
Springfield, Mass	73,969,150	68,108,413	5,860,737	
Davenport	50,379,310	47,955,215	2,424,095	
Worcester	74,397,774	66,792,371	7,605,403	
Portland, Me	64,889,638	40,410,685	24,478,953	
Norfolk	73,592,161	78,436,999		4,844,838
Tacoma	58,339,654	53,345,471	4,994,183	
Springfield, Ill	26,094,585	23,132,110	2,962,475	
Lowell	29,429,063	28,126,760	1,302,303	
Grand Rapids	67,138,900	56,804,493	10,334,407	
Sioux City	65,414,113	57,764,020	7,650,093	
Syracuse	59,937,919	58,351,799	1,586,120	
Seattle	132,983,303	125,926,009	7,057,294	
Los Angeles	145,170,809	113,586,763	31,584,046	
Wilmington	49,162,591	48,148,948	1,313,643	
Youngstown	20,587,897	17,325,976	3,261,921	
Knoxville	31,166,870	28,878,052	2,288,818	
Des Moines	81,361,763	74,155,803	7,205,960	
Chattanooga	22,424,977	20,133,725	2,291,252	
Wichita	26,775,322	25,924,424	850,898	
New Bedford	24,773,933	22,503,115	2,270,818	
Lexington	26,023,732	22,697,218	3,326,514	
Topeka	52,819,887	36,120,817	16,699,070	
Macon	34,812,000	33,269,000	1,543,000	
Toledo	120,183,936	111,589,047	8,594,889	
Birmingham	46,154,653	42,611,417	3,543,236	
Binghamton	19,823,700	20,525,900		702,200
Holyoke	17,633,096	15,145,994	2,487,102	
Canton	16,842,111	13,852,198	2,989,913	
Springfield, Ohio	15,900,655	16,389,799		489,144
Fremont	7,573,423	6,949,470	623,953	
Richmond	194,856,649	169,157,724	25,698,925	
Atlanta	106,845,606	90,490,051	16,355,555	
Little Rock	31,763,691	24,431,793	7,331,898	
Evansville	50,020,255	38,743,700	11,276,555	
Bloomington	13,188,978	10,736,299	2,452,679	
Akron	28,168,400	21,679,960	6,488,440	
Greensburg, Pa	9,160,071	8,318,815	841,256	
Sioux Falls	10,287,833	7,758,581	2,529,252	
Jacksonville, Fla	15,150,046	12,710,389	2,439,657	
Rockford	16,918,259	15,434,207	1,484,052	
Kalamazoo	1,633,838	1,411,474	222,364	
Quincy, Ill	11,411,262	11,397,488	13,774	
Helena	34,585,558	32,245,277	2,340,281	
Spokane	55,013,705	60,016,841		5,003,136
Wheeling, W. Va. *a*	20,346,860	No report.	20,346,860	
Fargo	12,804,111	11,617,800	1,186,311	
Fall River	45,369,554	43,478,436	1,891,118	
Jacksonville, Ill	8,407,067	7,616,372	790,695	
Chester	1,215,086	1,198,843	16,243	
Total	114,190,226,021	84,582,450,081	29,646,936,795	39,160,855
	84,582,450,081		39,160,855	
Increase	29,607,775,940		29,607,775,940	

a Since February 11, 1901.

No. 96.—Clearing-House Transactions of the Assistant Treasurer of the United States at New York for the Year ended September 30, 1901.

Exchanges received from clearing house	$451,733,788.49
Balances received from clearing house	4,426,506.72
Total	456,160,295.21
Exchanges delivered to clearing house	222,608,869.20
Balances paid to clearing house	233,551,426.01

No. 97.—Monetary Systems and Approximate Stocks of Money in the January

[Bureau of

	Countries.	Monetary standard.	Monetary unit.	Ratio between gold and full legal-tender silver.	Ratio between gold and limited-tender silver.	Population.	Stock of gold.
1	United States	Gold	Dollar	1 to 15.98	1 to 14.95	77,100,000	$1,110,800,000
2	Austria-Hungary	do	Crown	.....	1 to 13.69	47,000,000	*a* 229,400,000
3	Belgium	do	Franc	1 to 15½	1 to 14.38	6,700,000	*c* 17,800,000
	British Empire:						
4	Australasia	do	Pound sterling.	.....	1 to 14.28	5,300,000	*a* 128,600,000
5	Canada	do	Dollar	.....	1 to 14.28	5,500,000	*a b* 20,000,000
6	Cape Colony	do	Pound sterling.	.....	1 to 14.28	2,300,000	*b* 37,500,000
7	Great Britain	do	do	.....	1 to 14.28	41,400,000	*a* 511,000,000
8	India	do	Pound sterling and rupee.	1 to 21.90	1 to 21.90	297,000,000	*i* 43,400,000
9	South African Republic.	do	Pound sterling.	.....	1 to 14.28	1,100,000	*b* 29,200,000
10	Bulgaria	do	Lev	1 to 15½	1 to 14.38	3,700,000	*c* 1,200,000
11	Cuba	do	Peseta	1 to 15½	1 to 14.28	1,600,000	*b* 2,000,000
12	Denmark	do	Crown	.....	1 to 14.88	2,400,000	*a* 14,700,000
13	Egypt	do	Piaster	.....	1 to 15.68	9,800,000	*b* 30,000,000
14	Finland	do	Markkaa	.....	1 to 15.50	2,600,000	*c* 4,100,000
15	France	do	Franc	1 to 15½	1 to 14.38	38,500,000	*a* 810,600,000
16	Germany	do	Mark	.....	1 to 13.95	56,300,000	*b* 721,100,000
17	Greece	do	Drachma.	1 to 15½	1 to 14.38	2,400,000	*a* 400,000
18	Haiti	do	Gourde	1 to 15½	1 to 14.38	1,000,000	*a* 1,300,000
19	Italy	do	Lira	1 to 15½	1 to 14.38	32,400,000	*a g* 98,000,000
20	Japan	do	Yen	.....	1 to 28.75	46,500,000	*a* 41,700,000
21	Netherlands	do	Florin	1 to 15⅝	1 to 15.13	5,100,000	*a* 32,900,000
22	Norway	do	Crown	.....	1 to 14.88	2,200,000	*a* 9,800,000
23	Portugal	do	Milreis	.....	1 to 14.09	5,300,000	*a c* 6,300,000
24	Roumania	do	Lei	1 to 15½	1 to 14.38	5,900,000	*h* 7,700,000
25	Russia	do	Ruble	.....	1 to 23.24	128,300,000	*a* 724,300,000
26	Servia	do	Dinar	1 to 15½	1 to 14.38	2,500,000	*a* 1,300,000
27	South American States	do *e*	Peso	1 to 15½	1 to 14.38	39,300,000	*a* 72,000,000
28	Spain	do	Peseta	1 to 15½	1 to 14.38	17,700,000	*a* 79,100,000
29	Sweden	do	Crown	.....	1 to 14.88	5,100,000	*a* 15,700,000
30	Switzerland	do	Franc	1 to 15½	1 to 14.38	3,300,000	*d* 24,000,000
31	Turkey	do	Piaster	.....	1 to 15.09	24,500,000	*b* 50,000,000
32	Central American States	Silver	Peso	.....	.....	3,500,000	*a* 2,200,000
33	China	do	Tael	.....	.....	357,300,000	.....
34	Mexico	do	Peso	1 to 16½	1 to 16½	30,600,000	*b* 8,600,000
35	Siam	do	Tical	.....	.....	6,300,000	*a* 20,000,000
36	Straits Settlements	do	Dollar	.....	.....	5,000,000	.....
	Total	.....	.....	.....	.....	1,322,500,000	4,906,700,000

a Information furnished through United States representatives.
b Estimate, Bureau of Mint.
c L'Economiste Europeen, January 18, 1901.
d C. Cramer Frey.
e Except Bolivia and Colombia.

AGGREGATE AND PER CAPITA IN THE PRINCIPAL COUNTRIES OF THE WORLD ON 1, 1901.

the Mint.]

Stock of silver.			Uncovered paper.	Per capita.				
Full tender.	Limited tender.	Total.		Gold.	Silver.	Paper.	Total.	
$568,900,000	$86,900,000	$655,800,000	$428,400,000	$14.41	$8.51	$5.56	$28.48	1
.....	*a* 73,800,000	*a* 73,800,000	*a* 68,100,000	4.88	1.57	1.45	7.90	2
b 30,600,000	*b* 4,400,000	*b* 35,000,000	*c* 94,400,000	2.66	5.22	14.09	21.97	3
.....	*a* 6,100,000	6,100,000	.....	24.26	1.15	.....	25.41	4
.....	*a* 5,000,000	*a* 5,000,000	*a* 40,500,000	3.63	.90	7.37	11.90	5
.....	*b* 1,000,000	*b* 1,000,000	.....	16.30	.43	.....	16.73	6
.....	116,800,000	*a* 116,800,000	*a* 117,600,000	12.34	2.82	2.84	18.00	7
a 469,700,000	.....	*a* 469,700,000	*b* 33,900,000	.15	1.58	.11	1.84	8
.....	*b* 1,200,000	*b* 1,200,000	.....	26.54	1.09	.....	27.63	9
b 2,500,000	*b* 2,500,000	*b* 5,000,000	*c* 2,100,000	.32	1.35	.57	2.24	10
.....	*b* 1,500,000	*b* 1,500,000	.....	1.25	.93	.....	2.18	11
.....	*a* 5,900,000	*a* 5,900,000	*a* 6,400,000	6.13	2.46	2.66	11.25	12
.....	*a* 6,400,000	*a* 6,400,000	.....	3.06	.65	.....	3.71	13
.....	*c* 400,000	*c* 400,000	*c* 9,500,000	1.58	.15	3.66	5.39	14
a 361,900,000	*a* 59,300,000	*a* 421,200,000	*a* 199,200,000	21.05	10.94	5.17	37.16	15
a 80,800,000	*b* 127,600,000	*b* 208,400,000	*a* 177,400,000	12.81	3.70	3.15	19.66	16
b 500,000	*b* 1,000,000	*b* 1,500,000	*a* 28,800,000	.17	.62	12.00	12.79	17
b 1,000,000	*b* 1,500,000	*a* 2,500,000	*a* 3,500,000	1.30	2.50	3.50	7.30	18
a 16,000,000	*a* 27,900,000	*a g* 43,900,000	*a g* 174,900,000	3.02	1.35	5.40	9.77	19
.....	*a* 29,100,000	*a* 29,100,000	80,400,000	.90	.62	1.73	3.25	20
a 48,500,000	*a* 3,700,000	*a* 52,200,000	*b* 41,200,000	6.45	10.23	8.08	24.76	21
.....	*a* 2,500,000	*a* 2,500,000	*a* 7,800,000	4.45	1.14	3.54	9.13	22
.....	*a c* 42,600,000	*a c* 42,600,000	*a* 73,600,000	1.19	8.04	13.88	23.11	23
.....	*h* 900,000	*h* 900,000	*h* 14,100,000	1.31	.15	2.39	3.85	24
.....	*a* 102,500,000	*a* 102,500,000	.....	5.64	.80	.....	6.44	25
.....	*a* 1,700,000	*a* 1,700,000	*a* 4,000,000	.52	.68	1.60	2.80	26
a 4,000,000	*a* 16,200,000	*a* 20,200,000	*a* 1,130,700,000	1.83	.51	28.77	31.12	27
.....	*a* 173,700,000	*a* 173,700,000	165,300,000	4.47	9.81	9.34	23.62	28
.....	*a* 6,800,000	*a* 6,800,000	*a* 28,900,000	3.08	1.33	5.67	10.78	29
.....	*d* 10,700,000	*d* 10,700,000	*a* 20,500,000	7.27	3.24	6.21	16.72	30
b 30,000,000	*b* 10,000,000	*b* 40,000,000	.....	2.04	1.63	.....	3.67	31
b 5,800,000	*b* 300,000	*a* 6,100,000	*a* 26,100,000	.63	1.74	7.45	9.82	32
b 750,000,000	.....	*b* 750,000,000	.....	.....	2.09	.....	2.09	33
a 106,000,000	.....	*a* 106,000,000	*a* 54,000,000	.28	3.46	1.76	5.50	34
a 193,000,000	.....	*a* 193,000,000	*a* 2,100,000	3.17	30.63	.....	33.80	35
b 240,000,000	*b* 2,000,000	*b* 242,000,000	.....	.....	48.40	.....	48.40	36
2,909,200,000	931,900,000	3,841,100,000	3,033,400,000	3.71	2.90	2.29	8.90	

f Includes Aden, Perim, Ceylon, Hongkong, Labuan, and Straits Settlements.
g Official, 1898.
h Bulletin de Statistique, Paris, January, 1901.
i Report of head commissioner of paper currency.

No. 98.—Resources and Liabilities, in Millions of Pounds Sterling, on Colonial and Foreign Banks with London Offices, and the Average Rate the Bank of Scotland, and the Bank of Ireland.

DECEMBER, 1900.

	Number of banks.	Number of branches	Capital.	Reserve.	Undivided profits.	Circulation.	Other liabilities.
			£	£	£	£	£
Bank of England	1	11	a 14,553	3,000	215	29,813	153
England and Wales, joint stock banks of	77	3,763	46,422	32,425	3,875	828	28,487
Total	78	3,774	60,975	35,425	4,090	30,641	28,640
Bank of Scotland	1	24	a 1,250	775	86	1,074	1,414
Scotland, joint stock banks of	9	1,051	8,052	6,140	1,036	6,982	3,534
Total	10	1,075	9,302	6,915	1,122	8,056	4,948
Bank of Ireland	1	73	a 2,769	1,034	180	2,768	.....
Ireland, joint stock banks of	8	493	4,440	2,650	358	3,940	400
Total	9	566	7,209	3,684	538	6,708	400
Isle of Man, joint stock banks of	1	8	80	79	17	69	10
England and Wales, private banks of	19	.....	b 6,193	.....	.....	152	1,264
Total United Kingdom	117	5,423	83,759	46,103	5,767	45,626	35,262
Colonial joint stock banks with London offices	30	1,680	34,919	9,687	1,748	9,577	29,546
Foreign joint stock banks with London offices	28	500	55,207	17,842	5,661	3,592	74,239
Grand total	175	7,603	173,885	73,632	13,176	58,795	139,047

a Dividend paid during the year by the Bank of England, 10 per cent, and by the Bank of Scotland and the Bank of Ireland, 12 per cent, respectively.
b Including reserve.

JUNE 30, 1901.

Bank of England	1	11	14,553	3,000	159	29,988	182
England and Wales, joint stock banks of	76	3,835	46,664	33,103	3,166	794	22,542
Total	77	3,846	61,217	36,103	3,325	30,782	22,724
Bank of Scotland	1	124	1,250	775	86	1,074	1,414
Scotland, joint stock banks of	9	954	8,052	6,129	1,075	7,013	3,472
Total	10	1,078	9,302	6,904	1,161	8,087	4,886
Bank of Ireland	1	73	2,769	1,034	181	2,481	.....
Ireland, joint stock banks of	8	510	4,440	2,726	369	3,731	838
Total	9	583	7,209	3,760	550	6,212	838
Isle of Man, joint stock banks of	2	8	80	84	17	65	8
England and Wales, private banks of	18	.....	a 6,098	.....	.....	148	1,376
Total United Kingdom	116	5,515	83,906	46,851	5,053	45,294	29,832
Colonial joint stock banks with London offices	30	1,746	35,505	10,156	1,744	10,588	31,643
Foreign joint stock banks with London offices	28	507	55,207	17,957	5,324	3,612	73,056
Grand total	174	7,768	174,618	74,964	12,121	59,794	134,531

a Including reserve.

DECEMBER 31, 1900, AND JUNE 30, 1901, OF THE BANKS OF THE UNITED KINGDOM, PER CENT OF DIVIDENDS PAID DURING THE YEAR 1900 BY THE BANK OF ENGLAND,

DECEMBER, 1900.

Deposits and current accounts.	Total liabilities.	Cash, money at call and short notice.	Government securities.	Other bonds, securities, etc.	Loans and discounts.	Other resources.
£	£	£	£	£	£	£
43,799	91,533	28,541	33,962	.....	29,030	.....
586,725	698,762	144,400	53,748	74,017	395,312	31,285
630,524	790,295	172,941	87,710	74,017	424,342	31,285
15,888	20,487	1,611	5,047	2,831	9,167	1,831
91,267	117,011	24,827	5,579	19,944	61,228	5,433
107,155	137,498	26,438	10,626	22,775	70,395	7,264
11,500	18,251	1,585	4,064	4,440	8,059	103
37,949	49,737	10,112	3,619	5,595	29,405	1,006
49,449	67,988	11,697	7,683	10,035	37,464	1,109
1,103	1,358	167	30	412	727	22
40,420	48,029	10,523	3,833	10,801	20,920	1,952
828,651	1,045,168	221,766	109,882	118,040	553,848	41,632
172,829	258,306	57,930	8,456	15,375	165,155	11,390
190,790	347,331	46,260	3,774	18,774	269,611	8,912
1,192,270	1,650,805	325,956	122,112	152,189	988,614	61,934

JUNE 30, 1901.

52,774	100,628	38,416	32,577	.....	29,634	.....
581,572	687,872	148,587	58,402	69,586	383,828	27,467
634,346	788,500	187,003	90,979	69,586	413,462	27,467
15,888	20,488	1,611	5,046	2,830	9,167	1,832
91,459	117,199	25,145	5,638	20,187	60,475	5,753
107,347	137,687	26,756	10,684	23,017	69,642	7,585
10,789	17,254	1,532	4,064	4,311	7,243	104
27,638	49,743	8,448	2,798	6,900	30,473	1,122
38,427	66,997	9,980	6,862	11,211	37,716	1,226
1,085	1,337	126	44	385	758	29
39,544	47,165	10,473	3,674	10,508	20,514	1,997
820,749	1,041,686	234,338	112,243	114,707	542,092	38,304
195,541	275,176	62,197	7,063	19,195	175,434	11,386
192,193	347,649	45,927	3,628	18,964	270,118	8,915
1,208,483	1,664,511	342,462	122,934	152,866	987,644	58,605

No. 99.—Abstract of Reports of the Thirty-four Chartered Banks of the Dominion of Canada on September 30, 1901.

RESOURCES.		LIABILITIES.	
Specie	$11,306,127	Capital stock	$67,486,687
Dominion notes	20,016,696	Reserve fund	36,903,355
Deposits with Dominion government for security of note circulation	2,568,918	Notes in circulation	56,027,407
Notes of and checks on other banks	14,928,126	Due to the Dominion and provincial governments	5,926,043
Due from banks, bankers, etc	28,456,606	Deposits	356,347,761
Dominion and provincial securities	11,467,476	Due to banks, bankers, etc	11,578,932
Municipal and other securities	14,222,130	Other liabilities	11,167,536
Railway and other bonds, debentures and stocks	32,283,676	Excess of resources	8,517,069
Demand and time loans	395,987,847		
Loans to provincial governments	2,404,978		
Overdue debts	2,033,105		
Real estate and real estate mortgages	1,588,755		
Bank premises	6,656,283		
Other assets	10,034,067		
Total	553,954,790	Total	553,954,790

Average amount of specie held during the month	$11,580,179.00
Average amount of Dominion notes held during the month	19,958,154.00
Greatest amount of notes in circulation at any time during the month	56,999,388.00
Average rates per cent of dividends paid	7.86+

No. 100.—Abstract of the Reports of the Twenty-two Banks of Australasia on June 30, 1901.

[From Australasian Insurance and Banking Record.]

ASSETS.		LIABILITIES.	
Coined gold and silver	£21,446,667	Notes not bearing interest	£4,815,899
Gold and silver bullion	1,340,013	Bills not bearing interest	577,498
Landed and other property	6,578,390	Due to other banks	411,989
Notes and bills of other banks	753,540	Deposits	105,793,779
Due from other banks	1,251,801	Capital stock	20,159,917
Debts due to banks	108,564,374	Excess assets	8,175,703
Total	139,934,785	Total	139,934,785

No. 101.—Resources and Liabilities in 1899 of the Banks of Japan.

	Number of banks.	Authorized capital.	Paid up capital.	Government funds and deposits.	Savings deposits.
Bank of Japan	1	$15,000,000	$15,000,000	$34,866,425	.....
Yokohama Specie Bank	1	6,000,000	6,000,000	1,051,750	.....
Hypothec Bank of Japan	1	5,000,000	1,250,000	.....	.....
Agricultural and industrial banks	45	13,960,000	7,970,182	.....	.....
Bank of Formosa	1	2,500,000	625,000	1,405	.....
Ordinary banks	1,561	148,194,404	104,986,715	6,278,673	.....
Savings banks	531	17,465,150	9,989,575	.....	$22,374,442
Total	2,141	208,119,554	145,821,472	42,198,253	22,374,442

	Other deposits.	Total.	Advances to Government.	Other advances and discounts.	Debentures.
Bank of Japan	$2,469,362	$52,335,787	$11,000,000	$62,436,582	.....
Yokohama Specie Bank	35,694,121	42,745,871	.....	16,952,836	.....
Hypothec Bank of Japan	.....	1,250,000	.....	4,387,421	$3,748,550
Agricultural and industrial banks	611,407	8,581,589	.....	6,031,510	.....
Bank of Formosa	482,705	1,109,110	1,250,000	426,639	.....
Ordinary banks	189,864,717	301,130,105	.....	286,560,635	.....
Savings banks	11,446,140	43,810,157	.....	23,935,512	.....
Total	240,568,452	450,962,619	12,250,000	400,731,135	3,748,550

ABSTRACT OF REPORTS OF CONDITION

OF

State Banks, Loan and Trust Companies, Savings and Private Banks,

1900-1901.

ARRANGED BY STATES, TERRITORIES, AND GEOGRAPHICAL DIVISIONS.

NOTE.—Reference marks in the tables following indicate the character of the source of information from which reports were received.

TABLE 1.

ABSTRACT OF REPORTS OF CONDITION OF STATE

States, etc.	Date of report.	Number of banks.	RESOURCES. Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Overdrafts.
New Hampshire	June 29, 1901	10	$220,247	$241,850	$575,167	.....
Rhode Island	....do	4	.....	....	1,022,510	.....
Connecticut	July 1, 1901	8	110,374	.....	5,964,099	$27,987
Total New England States	.....	22	330,621	241,850	7,561,776	27,987
New York	June 3, 1901	198	3,903,676	.....	227,493,727	187,325
New Jersey	June 29, 1901	20	.....	.....	7,839,756	6,008
Pennsylvania	May 22, 1901	103	.....	.....	33,530,676	.....
Delaware *a*	June 29, 1901	3	144,839	75,692	1,642,909	.....
Maryland	July 15, 1901	28	.....	.....	5,366,421	9,870
Total Eastern States	.....	352	4,048,515	75,692	275,873,489	203,203
Virginia	July 15, 1901	111	.....	.....	25,433,328	159,117
West Virginia	....do	101	.....	.....	19,662,316	186,478
North Carolina	....do	79	.....	.....	8,675,251	148,672
South Carolina *a*	June 29, 1901	31	105,817	455,416	3,786,495	49,032
Georgia	Sept. 5, 1901	169	.....	.....	33,147,888	479,705
Florida	June 29, 1901	20	.....	.....	2,289,457	66,644
Alabama *a*	....do	22	1,086,535	874,616	966,798	25,966
Mississippi	July 15, 1901	117	.....	.....	18,266,999	112,664
Louisiana	June 29, 1901	66	998,543	2,916,829	13,670,867	789,977
Arkansas *a*	....do	44	180,829	487,643	4,261,172	226,784
Kentucky *b*	....do	237	2,236,741	.....	29,316,212	464,421
Tennessee	July 30, 1901	132	.....	.....	15,640,602	268,444
Total Southern States	....	1,129	4,608,465	4,734,504	175,117,385	2,968,904
Ohio	Apr. 5, 1901	198	27,775,808	.....	66,008,466	243,678
Indiana	July 8, 1901	106	.....	.....	15,129,230	147,973
Illinois	July 29, 1901	161	.....	.....	146,708,978	382,686
Michigan	July 15, 1901	207	.....	.....	58,490,809	213,766
Wisconsin	July 1, 1901	151	.....	.....	38,676,946	323,389
Minnesota	July 10, 1901	208	.....	.....	30,820,654	224,396
Iowa	June 29, 1901	218	.....	.....	37,291,079	807,375
Missouri	....do	588	7,911,250	.....	69,970,801	787,596
Total Middle States	.....	1,837	35,687,058	.....	463,096,963	3,130,859
North Dakota *b*	July 15, 1901	133	561,685	3,269,021	1,786,147	52,872
South Dakota *b*	June 29, 1901	195	.....	.....	9,065,669	267,994
Nebraska *b*	July 17, 1901	421	.....	.....	23,580,295	225,230
Kansas *b*	May 31, 1901	410	2,017,664	.....	23,486,768	331,581
Montana	July 1, 1901	18	239,767	575,135	6,944,705	475,699
Wyoming	June 29, 1901	10	.....	.....	684,291	12,940
Colorado	July 1, 1901	31	.....	.....	6,231,278	81,903
New Mexico	....do	10	.....	.....	1,104,493	3,820
Oklahoma	July 15, 1901	113	.....	.....	3,359,986	182,353
Total Western States	.....	1,341	2,819,116	3,844,156	76,243,632	1,634,392
Washington	June 3, 1901	31	536,670	166,459	4,322,337	95,515
Oregon *a*	June 29, 1901	21	148,686	174,246	1,534,512	61,858
California	Aug. 17, 1901	180	18,135,776	25,492,812	47,823,283	.....
Idaho *a*	June 29, 1901	10	196,719	175,729	249,439	56,637
Utah *b*	July 15, 1901	28	.....	.....	17,197,965	561,628
Nevada *a*	June 29, 1901	3	131,649	292,857	959,574	208,140
Arizona *b*	....do	16	403,333	441,163	995,774	94,045
Total Pacific States	.....	289	19,552,833	26,743,266	73,082,884	1,077,823
Hawaii *a*	June 29, 1901	3	257,195	136,280	1,339,617	.....
Porto Rico *a*	....do	3	451,597	529,974	735,501	4,800
Philippines	June 30, 1901	7	.....	.....	6,789,074	1,478,497
Total islands	.....	13	708,792	666,254	8,864,192	1,483,297
Total United States	.....	4,983	67,755,400	36,305,722	1,079,840,321	10,526,465

a Unofficial. *b* Includes private banks.

TABLE I.

BANKS IN THE UNITED STATES, 1900–1901.

RESOURCES.							
United States bonds on hand.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	Other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	States, etc.
.....	$127,538	$136,856	$26,068	$260,351	$315,116	$84,593	New Hampshire.
.....	.....	.....	49,850	72,542	129,460	46,039	Rhode Island.
.....	150,849	1,906,891	4,600	445,307	1,489,684	184,614	Connecticut.
.....	278,387	2,043,747	80,518	778,200	1,934,260	315,246	
.....	.....	.....	.....	27,979,020	31,023,380	11,114,120	New York.
$163,800	.....	.....	.....	1,898,419	1,463,498	574,454	New Jersey.
.....	.....	.....	.....	33,059,468	15,830,745	3,794,266	Pennsylvania.
.....	264,666	27,452	5,800	23,811	170,678	57,041	Delaware.
500	.....	.....	.....	1,813,537	853,114	1,000,567	Maryland.
164,300	264,666	27,452	5,800	64,774,255	49,341,415	16,540,448	
265,155	.....	.....	.....	3,665,311	3,842,230	1,366,213	Virginia.
.....	.....	.....	.....	2,668,667	7,636,960	1,192,437	West Virginia.
.....	55,650	.....	.....	350,785	1,624,358	422,078	North Carolina.
10,000	11,400	24,985	3,229	43,576	354,335	135,474	South Carolina.
.....	.....	.....	.....	2,430,067	3,622,947	1,799,961	Georgia.
.....	105,673	5,000	.....	128,615	1,337,192	216,218	Florida.
.....	.....	.....	.....	156,810	634,474	272,920	Alabama.
.....	.....	.....	.....	1,116,475	2,249,460	697,012	Mississippi.
6,620	1,183,612	.....	.....	1,278,142	3,279,404	152,731	Louisiana.
57,885	52,981	20,000	10,225	72,379	1,831,325	280,800	Arkansas.
67,881	.....	.....	.....	4,382,545	10,106,464	1,319,170	Kentucky.
.....	.....	.....	.....	2,232,532	1,569,871	1,731,659	Tennessee.
407,541	1,409,316	49,985	13,454	18,525,904	38,089,020	9,586,703	
1,207,705	2,723,980	.....	.....	15,479,640	21,635,140	3,899,904	Ohio.
256,340	.....	.....	.....	1,738,474	5,771,763	653,411	Indiana.
370,757	.....	.....	.....	40,342,534	35,829,404	2,330,091	Illinois.
931,088	.....	.....	.....	51,392,999	20,754,771	4,113,796	Michigan.
.....	.....	.....	.....	4,729,357	11,261,632	1,496,318	Wisconsin.
6,853	.....	.....	.....	1,276,319	6,193,138	1,802,260	Minnesota.
.....	.....	.....	.....	.....	11,475,960	2,054,125	Iowa.
262,075	.....	.....	.....	8,403,951	28,919,638	3,633,853	Missouri.
3,034,818	2,723,980	.....	.....	123,363,274	141,844,746	19,983,758	
.....	.....	.....	.....	70,548	881,947	544,958	North Dakota.
.....	.....	.....	.....	345,270	2,912,383	1,061,898	South Dakota.
7,000	.....	.....	.....	354,180	11,495,426	1,783,577	Nebraska.
226,657	.....	.....	.....	761,280	15,585,589	1,330,506	Kansas.
28,270	883,262	.....	.....	67,605	2,064,779	466,346	Montana.
.....	.....	.....	.....	11,380	161,761	17,250	Wyoming.
.....	.....	.....	.....	948,973	2,398,199	416,314	Colorado.
.....	.....	.....	.....	6,469	416,551	43,230	New Mexico.
.....	.....	.....	.....	108,195	2,879,514	216,111	Oklahoma.
261,927	883,262	.....	.....	2,674,120	38,799,149	5,880,190	
505,001	.....	.....	.....	830,500	2,722,535	1,272,911	Washington.
3,000	174,900	80,000	650	93,899	877,336	405,956	Oregon.
.....	.....	.....	.....	12,461,338	28,047,483	12,453,833	California.
.....	.....	.....	500	25,341	289,716	53,916	Idaho.
.....	.....	.....	.....	4,096,644	6,228,948	3,020,280	Utah.
.....	57,799	175,395	.....	17,265	99,677	100,164	Nevada.
50,000	.....	.....	.....	180,110	1,128,099	130,559	Arizona.
558,001	232,699	255,395	1,150	17,708,100	39,393,791	17,437,619	
.....	39,376	.....	.....	281,125	273,536	10,919	Hawaii.
261,250	.....	.....	29,500	.....	185,018	89,435	Porto Rico.
.....	.....	.....	.....	340,708	3,912,649	191,295	Philippines.
261,250	39,376	.....	29,500	621,833	4,371,203	291,649	
4,687,837	5,831,686	2,376,579	130,422	228,445,686	313,773,587	70,035,613	

TABLE 1.

ABSTRACT OF REPORTS OF CONDITION OF STATE

States, etc.	RESOURCES.			
	Checks and other cash items.	Cash on hand.	All other resources.	Total resources.
New Hampshire		$93,863		$2,081,649
Rhode Island		68,436	$5,699	1,394,536
Connecticut	$278,097	608,618	8,955	11,180,075
Total New England States	278,097	770,917	14,654	14,656,260
New York	118,464,264	46,736,509	1,586,336	468,488,357
New Jersey	36,744	628,329	17,506	12,628,514
Pennsylvania		3,417,909	21,307,826	119,940,890
Delaware *a*	12,846	79,756	9,600	2,515,090
Maryland	135,114	371,551		9,550,674
Total Eastern States	118,648,968	51,234,054	22,921,268	604,123,525
Virginia	551,336	1,777,206	225,122	37,276,018
West Virginia	198,154	1,710,685	689,669	33,945,366
North Carolina	138,808	745,713	328,042	12,489,357
South Carolina *a*	30,373	185,738	86	5,195,956
Georgia	316,895	2,167,501	153,243	44,118,207
Florida	77,262	356,454		4,582,545
Alabama *a*	5,459	348,349	12,017	4,383,944
Mississippi	5,852	1,348,263	187,687	23,984,412
Louisiana		1,940,098	551,785	26,768,608
Arkansas *a*	106,818	578,137	35,148	8,202,126
Kentucky *b*	622,550	3,343,700	206,018	52,065,702
Tennessee		2,542,933		23,986,041
Total Southern States	2,053,567	17,044,777	2,388,817	276,998,282
Ohio	1,404,936	4,855,291	1,429,003	146,663,551
Indiana	97,426	1,697,703	151,953	25,644,273
Illinois	5,080,285	25,853,081		256,897,816
Michigan	1,150,806	7,988,904		145,036,939
Wisconsin	383,930	3,342,113	128,941	60,345,626
Minnesota	1,286,218	3,003,690	444,162	45,057,990
Iowa		2,265,074		53,893,613
Missouri	2,488,766	7,373,009	110,241	129,861,180
Total Middle States	11,892,367	56,378,865	2,264,300	863,400,988
North Dakota *b*	81,234	476,812		7,728,224
South Dakota *b*		1,181,241	101,748	14,936,203
Nebraska *b*	304,722	2,177,472	137,923	40,066,125
Kansas *b*	265,375	3,303,519	378,926	47,687,865
Montana	189,015	1,397,470	1,738	13,333,791
Wyoming	7,862	37,984	10,793	944,181
Colorado		970,710	78,912	11,126,289
New Mexico	2,134	168,027		1,744,724
Oklahoma	130,217	560,805		7,437,181
Total Western States	980,559	10,274,040	710,040	145,004,583
Washington		1,259,139	78,543	11,789,610
Oregon *a*	9,602	307,441	13,360	3,885,446
California		16,972,029	2,600,397	163,989,951
Idaho *a*	3,053	87,510	23,634	1,162,197
Utah *b*		7,773,667	48,604	38,927,736
Nevada *a*	7,346	205,831		2,255,697
Arizona *b*	33,915	383,878	77,930	3,918,806
Total Pacific States	53,916	26,989,495	2,842,468	225,929,443
Hawaii *a*	2,103	591,249	14,678	2,946,078
Porto Rico *a*	68,691	925,282	82,994	3,364,042
Philippines	795,790	10,646,586	398,480	24,553,079
Total islands	866,584	12,163,117	496,152	50,863,199
Total United States	134,773,998	174,855,265	31,637,699	2,160,976,280

a Unofficial.

b Includes private banks.

TABLE 1.

BANKS IN THE UNITED STATES, 1900–1901—Continued.

LIABILITIES.							
Capital stock.	Surplus fund.	Other undivided profits.	Dividends unpaid.	Deposits.	Due to other banks, etc.	All other liabilities.	States, etc.
$610,000	$115,907	$11,932	.....	$972,097	.....	$373,713	New Hampshire.
495,000	.....	157,213	$3,062	708,244	$31,017	.....	Rhode Island.
2,240,000	404,500	489,714	44,672	7,840,220	158,875	2,094	Connecticut.
3,345,000	518,407	658,859	47,734	9,520,561	189,892	375,807	
28,885,700	18,310,418	10,595,824	.....	359,735,580	48,798,027	2,162,808	New York.
1,753,750	998,300	425,696	18,625	8,633,674	416,444	382,025	New Jersey.
8,964,662	7,252,129	2,557,013	.....	91,202,052	965,031	.....	Pennsylvania.
500,000	394,229	97,673	30,979	1,407,086	85,123	.....	Delaware.
1,508,990	433,766	196,881	11,897	7,262,801	118,795	17,544	Maryland.
41,613,102	27,388,842	13,873,087	61,501	468,241,193	50,383,423	2,562,577	
6,404,550	1,822,463	1,731,653	20,021	25,491,027	977,445	828,859	Virginia.
4,165,177	1,327,480	686,903	.....	26,225,117	1,258,661	281,998	West Virginia.
2,542,876	461,378	426,175	4,288	7,707,702	192,198	1,154,740	North Carolina.
1,273,427	198,851	223,183	15,637	2,433,760	191,814	859,284	South Carolina.
9,315,127	3,766,876	.....	18,958	23,585,161	936,765	6,445,320	Georgia.
657,500	123,737	94,210	.....	3,639,395	27,249	40,454	Florida.
1,100,250	197,844	162,761	1,561	2,568,673	112,893	239,962	Alabama.
4,890,811	720,920	950,528	9,662	13,677,775	777,957	2,956,759	Mississippi.
4,255,287	631,295	1,121,254	54,777	18,940,541	618,126	1,147,328	Louisiana.
1,428,675	526,801	270,039	6,077	5,564,287	225,937	170,310	Arkansas.
10,087,425	2,256,084	503,591	137,538	35,636,783	2,659,050	785,231	Kentucky.
5,656,337	*d*1,009,350	.....	.....	15,983,268	600,932	736,154	Tennessee.
51,777,442	13,043,079	6,170,297	268,519	181,453,519	8,639,027	15,646,399	
18,323,310	3,555,091	2,818,836	63,300	119,744,444	1,598,175	560,395	Ohio.
4,682,719	782,014	431,975	3,717	19,652,018	85,836	5,994	Indiana.
19,575,000	10,263,226	4,330,219	9,220	197,437,893	25,080,258	202,000	Illinois.
13,672,440	3,723,526	2,304,570	36,273	120,201,802	4,930,342	167,986	Michigan.
6,824,725	1,131,559	1,077,408	.....	51,051,755	.....	260,179	Wisconsin.
6,865,240	1,137,978	835,902	18,336	29,787,581	2,881,429	3,531,524	Minnesota.
9,474,800	1,330,440	1,197,647	.....	41,153,346	737,380	.....	Iowa.
17,836,800	5,752,779	1,714,595	99,179	96,674,440	7,399,920	383,467	Missouri.
97,255,034	27,676,613	14,711,152	230,025	675,703,279	42,713,340	5,111,545	
1,442,500	192,866	241,387	.....	5,271,435	26,606	553,430	North Dakota.
2,341,918	314,009	491,980	12,757	11,303,286	124,725	347,528	South Dakota.
7,080,596	1,168,771	1,081,285	11,700	30,564,634	1,690	158,049	Nebraska.
6,960,400	1,503,995	1,380,628	5,646	37,097,402	575,353	163,441	Kansas.
1,190,000	215,168	523,288	1,600	10,582,377	659,894	161,464	Montana.
141,750	46,747	39,433	.....	681,465	.....	34,786	Wyoming.
1,415,000	104,508	171,131	.....	9,395,877	.....	9,773	Colorado.
342,119	.....	49,247	.....	1,353,358	.....	.....	New Mexico.
867,052	143,202	231,031	.....	6,039,297	151,519	5,080	Oklahoma.
21,811,335	3,689,266	4,209,410	31,703	112,289,131	1,540,187	1,433,551	
1,497,300	25,249	199,559	.....	9,859,442	157,180	50,880	Washington.
812,920	114,350	77,904	5,500	2,809,643	55,764	9,365	Oregon.
29,687,327	24,072,115	.....	.....	98,848,187	7,785,287	3,597,035	California.
279,435	15,000	44,093	.....	804,438	8,360	10,931	Idaho.
2,789,200	5,874,024	3,446,629	.....	25,139,338	1,269,409	409,136	Utah.
400,000	110,199	82,125	390	1,619,094	43,889	.....	Nevada.
470,000	60,000	92,486	.....	3,233,496	37,824	25,000	Arizona.
35,936,182	30,270,937	3,942,796	5,890	142,313,638	9,357,653	4,102,347	
850,000	50,000	145,042	7,974	1,703,551	137,107	52,404	Hawaii.
970,000	101,391	31,808	5,988	1,753,782	23,201	474,872	Porto Rico.
1,493,978	840,336	401,096	3,843	17,523,592	2,579,683	1,710,551	Philippines.
3,312,978	991,727	580,946	17,805	20,980,925	2,739,991	2,237,827	
255,052,073	103,578,871	44,146,547	663,177	1,610,502,246	115,563,513	31,469,853	

d Includes undivided profits.

TABLE II.

Abstract of Reports of Condition of the Loan

States, etc.	Date of report.	Number of companies.	RESOURCES. Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Overdrafts.
Maine	June 29, 1901	17	$1,167,471	$1,773,395	$4,352,446	.....
Massachusetts	Apr. 24, 1901	35	3,838,454	61,479,785	32,277,277	$11,599
Rhode Island	June 29, 1901	9	3,584,315	7,087,728	20,939,346	.....
Connecticut	July 1, 1901	16	1,324,645	.....	5,964,620	20,303
Total New England States	.....	77	9,914,885	70,340,908	63,533,689	31,902
New York	July 1, 1901	58	43,862,482	527,040,176	42,524,585	74,234
New Jersey	June 29, 1901	32	.....	.....	29,509,501	12,843
Pennsylvania	May 22, 1901	115	.....	.....	125,214,973	.....
Delaware *a*	June 29, 1901	3	124,757	562,204	437,570	82,996
Maryland *a*	.....do.....	5	202,088	6,693,147	160,307	1,425
District of Columbia	July 15, 1901	4	.....	.....	10,872,613	1,011
Total Eastern States	.....	217	44,189,327	534,295,527	208,719,549	172,509
Kentucky *a* (total Southern States)	June 29, 1901	4	521,231	1,111,526	93	12,936
Indiana	Mar. 30, 1901	29	4,386,103	1,847,677	.....	.....
Minnesota	June 29, 1901	7	567,576	273,121	67,679	.....
Total Middle States	.....	36	4,953,679	2,120,798	67,679	.....
Total United States	.....	334	59,579,122	607,868,759	272,321,010	217,347

States, etc.	RESOURCES. Checks and other cash items.	Cash on hand.	All other resources.	Total resources.
Maine	$60,365	$221,308	$794,987	$14,653,598
Massachusetts	5,692	3,335,099	769,788	142,679,131
Rhode Island	.....	2,200,354	49,635	57,920,414
Connecticut	269,668	519,331	61,638	14,547,583
Total New England States	335,725	6,276,092	1,676,048	230,800,726
New York	.....	8,814,224	13,958,305	966,528,399
New Jersey	294,572	1,452,946	845,447	65,683,732
Pennsylvania	.....	7,532,728	.....	287,995,246
Delaware *a*	540	75,042	37,542	5,441,121
Maryland *a*	84,754	115,009	147,973	20,258,351
District of Columbia	113,620	459,403	.....	18,426,789
Total Eastern States	493,486	18,479,352	14,989,267	1,364,333,638
Kentucky *a* (total Southern States)	40,482	27,602	24,698	3,125,624
Indiana	.....	.....	657,912	12,335,208
Minnesota	.....	27,157	1,071,679	4,386,409
Total Middle States	.....	27,157	1,729,591	16,721,617
Total United States	869,693	24,810,203	18,419,604	1,614,981,605

a Unofficial.

TABLE II.

AND TRUST COMPANIES IN THE UNITED STATES, 1900–1901.

RESOURCES.

United States bonds on hand.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	Other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	States, etc.
.....	.....	.....	.....	$4,647,414	$1,350,487	$285,725	Maine.
$505,500	$5,922,549	$5,414,839	$100,837	7,214,717	21,559,597	1,243,398	Massachusetts.
1,047,350	2,344,762	8,307,513	2,974,046	2,760,273	5,350,851	1,274,241	Rhode Island.
50,000	356,651	2,736,198	75,380	645,140	1,995,490	528,519	Connecticut.
1,602,850	8,623,962	16,458,550	3,150,263	15,267,544	30,256,425	3,331,883	
.....	.....	.....	.....	209,624,055	109,963,141	10,667,197	New York.
252,791	.....	.....	.....	24,898,225	6,136,489	2,280,918	New Jersey.
.....	.....	.....	.....	100,202,496	34,123,475	20,921,574	Pennsylvania.
.....	282,500	800,105	21,268	2,219,628	400,640	396,329	Delaware.
.....	719,662	4,585,438	43,361	2,767,942	4,224,638	482,607	Maryland.
230,280	.....	.....	.....	863,164	3,178,921	2,707,777	Dist. Columbia.
483,071	1,002,162	5,385,543	64,629	340,575,510	158,027,304	37,456,402	
13,000	63,711	136,292	21,769	200,389	389,830	562,065	Kentucky.
100	738,817	.....	.....	1,680,672	*b* 2,370,225	653,702	Indiana.
.....	.....	.....	.....	754,020	483,417	1,141,760	Minnesota.
100	738,817	.....	.....	2,434,692	2,853,642	1,795,462	
2,099,021	10,428,652	21,980,385	3,236,661	358,478,135	191,527,201	43,145,812	

LIABILITIES.

Capital stock.	Surplus fund.	Other undivided profits.	Dividends unpaid.	Deposits.	Due to other companies, etc.	All other liabilities.	States, etc.
$1,601,800	$371,100	$553,316	$14,565	$11,091,434	$44,487	$976,956	Maine.
11,575,000	8,284,000	4,751,980	4,982	117,924,863	31,885	1,106,421	Massachusetts.
3,760,498	3,013,391	868,908	.....	46,999,463	3,224,568	53,586	Rhode Island.
1,939,000	580,268	571,712	23,187	10,979,519	149,682	304,215	Connecticut.
18,876,298	12,248,759	6,745,916	42,674	186,995,279	3,450,622	2,441,178	
47,450,000	76,743,013	21,648,716	.....	802,518,096	.....	18,168,574	New York.
5,834,100	1,971,067	4,429,483	24,334	50,568,356	383,143	2,473,249	New Jersey.
47,805,686	23,323,230	12,986,279	.....	196,552,932	3,877,518	3,449,601	Pennsylvania.
1,050,000	300,000	199,378	57	3,724,878	3,328	163,480	Delaware.
4,950,000	3,850,000	1,813,214	1,500	9,017,219	50,787	575,631	Maryland.
4,450,000	575,000	369,687	3,345	12,791,857	.....	236,900	Dist. Columbia.
111,539,786	106,762,310	41,446,757	29,236	1,075,173,338	4,314,776	25,067,435	
1,550,000	249,565	36,637	17,170	396,072	3,308	872,872	Kentucky.
3,424,320	283,500	288,772	.....	7,372,407	.....	966,209	Indiana.
1,971,300	65,052	157,260	.....	1,144,078	.....	1,048,779	Minnesota.
5,395,620	348,552	445,972	.....	8,516,485	.....	2,014,988	
137,361,704	119,609,186	48,675,282	89,080	1,271,081,174	7,768,706	30,396,473	

b Includes cash on hand.

TABLE III.

ABSTRACT OF REPORTS OF CONDITION OF

States, etc.	Date of report.	Number of banks.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Overdrafts.
New York	June 29, 1901	14	$100,118	$61,483	$1,187,916	$3,074
Pennsylvania	do	28	608,900	1,515,934	3,775,096	8,095
Maryland	do	9	12,505	360,535	848,873	2,884
Total Eastern States		51	721,523	1,937,952	5,811,885	14,053
North Carolina *a*	July 15, 1901	17	.....	.....	1,058,734	12,823
Georgia	June 29, 1901	7	1,500	57,330	496,957	3,217
Alabama	do	5	20,232	225,419	151,631	8,464
Texas	do	33	1,136,198	1,216,757	1,605,069	117,583
Arkansas	do	3	40,500	16,500	44,437	1,356
Total Southern States		65	1,198,430	1,516,006	3,356,828	143,443
Ohio	June 29, 1901	92	5,714,783	1,982,440	6,449,927	133,108
Indiana	do	69	1,281,575	475,481	4,118,503	88,012
Illinois	do	157	2,277,367	1,464,487	8,434,770	442,338
Michigan	do	55	533,955	330,324	2,778,378	22,455
Wisconsin *a*	July 1, 1901	138	.....	.....	8,419,667	213,062
Minnesota	June 29, 1901	49	641,534	488,188	1,816,509	48,252
Iowa	do	152	2,415,345	2,258,678	7,777,340	465,106
Missouri *a*	do	24	777,616	.....	5,141,707	73,856
Total Middle States		736	13,642,175	6,999,598	44,936,801	1,486,189
Wyoming *a*	June 29, 1901	9	.....	.....	999,360	94,316
Colorado	do	17	43,039	984,688	461,690	2,630
Indian Territory	do	5	2,500	63,551	78,711	11,295
Total Western States		31	45,539	1,048,239	1,539,761	108,241
Washington	June 29, 1901	4	4,300	72,552	2,346,130	10,623
Oregon	do	2	20,000	25,000	86,225	20,449
California	Aug. 17, 1901	21	606,993	68,600	989,389	.....
Idaho	June 29, 1901	3	29,563	47,191	4,145	15,920
Nevada	do	1	.....	.....	12,876	9,160
Alaska	do	2	.....	86,809	.....	21,652
Total Pacific States		33	660,856	300,152	3,438,765	77,804
Hawaii	June 29, 1901	1	294,200	625,404	.....	319,322
Total United States		917	16,562,723	12,427,351	59,084,040	2,149,052

a Official.

TABLE III.

PRIVATE BANKS IN THE UNITED STATES IN 1900–1901.

RESOURCES.							States, etc.
United States bonds on hand.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	Other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
$106,000	$48,696	$178,673	$7,100	$80,141	$270,674	$32,314	New York.
142,198	48,336	314,995	65,400	837,632	1,148,081	336,549	Pennsylvania.
.....	8,800	93,555	16,104	68,348	85,287	173,493	Maryland.
248,198	105,832	587,223	88,604	986,121	1,504,042	542,356	
500	6,534	.....	.....	252,251	108,602	78,143	North Carolina.
.....	.....	16,000	.....	20,000	39,449	27,763	Georgia.
1,000	34,990	3,000	.....	12,000	307,921	29,060	Alabama.
4,000	5,000	.....	59,080	18,399	1,229,430	227,730	Texas.
1,000	11,000	500	.....	.....	190,599	19,222	Arkansas.
6,500	57,524	19,500	59,080	302,650	1,876,001	381,918	
518,599	3,991,474	662,009	25,562	194,448	4,329,663	717,053	Ohio.
197,638	171,131	4,625	22,500	205,920	2,454,350	227,872	Indiana.
237,734	198,743	33,596	45,175	154,599	4,891,325	779,986	Illinois.
12,055	28,230	.....	4,182	24,940	935,736	188,390	Michigan.
.....	.....	.....	.....	403,982	2,829,863	736,814	Wisconsin.
22,240	34,914	.....	4,185	6,947	824,072	230,188	Minnesota.
66,353	700	.....	120,375	61,453	4,530,539	1,038,064	Iowa.
161,040	.....	.....	.....	167,632	3,339,899	220,443	Missouri.
1,215,659	4,425,192	700,230	221,979	1,219,921	24,135,447	4,138,810	
.....	.....	.....	.....	23,745	233,673	29,741	Wyoming.
.....	.....	.....	.....	929,784	1,317,521	69,261	Colorado.
10,718	.....	.....	.....	500	78,499	11,331	Indian Territory.
10,718	.....	.....	.....	954,029	1,629,693	110,333	
.....	23,204	.....	.....	354,267	933,289	510,682	Washington.
.....	.....	.....	.....	57,730	39,124	13,118	Oregon.
.....	.....	.....	.....	264,832	425,232	287,025	California.
200	9,405	.....	1,078	4,642	39,482	6,478	Idaho.
.....	.....	.....	.....	.....	8,241	24,680	Nevada.
.....	.....	.....	.....	8,211	17,352	43,958	Alaska.
200	32,609	.....	1,078	689,682	1,462,720	885,941	
.....	.....	.....	1,000	.....	.....	4,437	Hawaii.
1,481,275	4,621,157	1,306,953	371,741	4,152,403	30,607,903	6,063,795	

TABLE III.

ABSTRACT OF REPORTS OF CONDITION OF PRIVATE

States, etc.	RESOURCES.			
	Checks and other cash items.	Cash on hand.	All other resources.	Total resources.
New York	$21,253	$148,849	$57,904	$2,304,195
Pennsylvania	100,628	502,327	91,419	9,495,590
Maryland	15,455	40,783	24,888	1,751,510
Total Eastern States	137,336	691,959	174,211	13,551,295
North Carolina *a*	10,060	52,857	1,251	1,581,755
Georgia	98	31,352	29	693,695
Alabama	3,086	159,635	1,987	958,425
Texas	37,735	394,474	301,273	6,352,728
Arkansas	20	38,401	69	363,604
Total Southern States	50,999	676,719	304,609	9,950,207
Ohio	65,646	937,850	103,520	25,826,082
Indiana	70,831	618,265	58,175	9,994,878
Illinois	81,354	939,189	157,826	20,138,489
Michigan	49,174	318,799	23,341	5,249,959
Wisconsin *a*	81,653	808,926	85,644	13,579,611
Minnesota	73,496	251,316	130,528	4,572,369
Iowa	95,762	801,138	160,966	19,791,819
Missouri *a*	70,481	614,119	82,585	10,649,378
Total Middle States	588,397	5,289,602	802,585	109,802,585
Wyoming *a*	3,367	39,832	10,687	1,434,721
Colorado	21,872	45,448	38,233	3,914,166
Indian Territory	1,143	14,691	953	273,892
Total Western States	26,382	99,971	49,873	5,622,779
Washington	3,125	29,217	512,029	4,799,448
Oregon	2,702	11,129	.....	275,477
California	.....	195,568	138,835	2,976,471
Idaho	307	33,178	.....	191,589
Nevada	707	18,865	.....	74,529
Alaska	1,262	156,305	89,189	424,738
Total Pacific States	8,103	444,292	740,653	8,742,255
Hawaii	42,458	148,404	.....	1,435,225
Total United States	853,675	7,350,947	2,071,331	149,104,346

a Official

TABLE III.

BANKS IN THE UNITED STATES IN 1900-1901—Continued.

LIABILITIES.							
Capital.	Surplus fund.	Other undivided profits.	Dividends unpaid.	Deposits subject to check.	Due to other banks, etc.	All other liabilities.	States, etc.
$311,800	$46,561	$65,956	$500	$1,834,229	$8,877	$36,272	New York.
1,184,589	296,791	177,795	293	7,670,373	95,860	69,889	Pennsylvania.
578,474	77,202	47,968	8,747	941,277	22,323	75,519	Maryland.
2,074,863	420,554	291,719	9,540	10,445,879	127,060	181,680	
177,312	82,533	41,096	.....	874,618	64,426	341,770	North Carolina.
210,250	10,000	16,736	6,040	337,475	25,000	88,194	Georgia.
168,556	35,500	12,058	.....	705,584	1,737	34,990	Alabama.
1,108,744	274,746	224,548	14,656	4,483,728	120,775	119,531	Texas.
60,000	5,000	6,751	.....	291,853	.....	.....	Arkansas.
1,724,862	407,779	301,189	20,696	6,693,258	217,938	584,485	
2,108,988	609,483	305,895	21,226	22,649,205	76,794	54,491	Ohio.
1,578,164	247,659	125,052	8,616	7,955,906	30,298	49,183	Indiana.
2,702,745	410,196	463,920	12,886	16,297,995	59,914	190,833	Illinois.
671,304	104,481	72,734	4,920	4,342,084	27,017	27,419	Michigan.
1,154,322	.....	572,510	.....	11,679,996	.....	172,783	Wisconsin.
717,907	165,629	86,477	1,930	3,450,402	31,775	118,249	Minnesota.
3,250,772	670,626	343,520	23,615	15,098,305	159,589	245,392	Iowa.
873,370	265,513	117,920	.....	7,621,699	1,723,048	47,828	Missouri.
13,057,572	2,473,587	2,088,028	73,193	89,095,592	2,108,435	906,178	
179,868	12,355	41,745	.....	1,171,810	3,943	25,000	Wyoming.
421,532	134,095	116,273	.....	3,220,563	11,304	10,399	Colorado.
78,775	7,918	3,904	.....	166,172	486	16,637	Indian Territory.
680,175	154,368	161,922	.....	4,558,545	15,733	52,036	
265,000	14,209	22,498	.....	4,496,220	.....	1,521	Washington.
64,000	1,850	43,303	.....	165,567	.....	757	Oregon.
813,903	266,916	.....	.....	1,755,270	51,542	88,843	California.
26,000	8,468	574	.....	153,700	1,647	1,200	Idaho.
25,000	.....	121	.....	49,408	.....	.....	Nevada.
75,000	.....	10,917	.....	338,758	.....	63	Alaska.
1,268,903	291,443	77,413	.....	6,958,923	53,189	92,384	
500,000	20,000	.....	.....	869,706	45,059	460	Hawaii.
19,306,375	3,767,731	2,920,271	103,429	118,621,903	2,567,414	1,817,223	

TABLE IV.

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

States, etc.	Date of report.	Number of banks.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Overdraft.
MUTUAL SAVINGS BANKS.						
Maine	June 29, 1901	51	$7,550,509	$2,983,968	$2,197,184	.....
New Hampshire	....do	54	15,471,405	5,730,485	6,997,984	.....
Vermont	June 20, 1901	41	23,208,390	1,443,347	3,713,785	.....
Massachusetts	Oct. 31, 1900	186	238,336,185	3,640,031	115,842,590	.....
Rhode Island	June 29, 1901	25	24,755,601	2,635,030	5,132,502	.....
Connecticut	Oct. 1, 1900	89	67,705,493	7,014,830	3,477,245	.....
Total New England States	.....	446	377,027,583	23,447,691	137,361,290	.....
New York	July 1, 1901	128	436,957,784	2,052,973	.....	.....
New Jersey	June 29, 1901	27	24,078,621	2,634,796	.....	.....
Pennsylvania	May 22, 1901	15	.....	.....	5,267,616	.....
Delaware *a*	June 29, 1901	2	2,606,724	110,683	.....	.....
Maryland *a*	....do	20	5,316,439	2,597,409	1,033,831	.....
Total Eastern States	.....	192	468,959,568	7,395,861	6,361,447	.....
West Virginia (total Southern States).	July 15, 1901	1	.....	.....	306,396	.....
Ohio	Apr. 1, 1901	4	10,009,264	459,760	5,769,639	.....
Indiana	Jan. 1, 1901	5	910,352	3,833,125	.....	.....
Wisconsin	July 1, 1901	1	.....	.....	322,694	.....
Minnesota	June 29, 1901	11	3,880,692	112,181	903,949	.....
Total Middle States	.....	21	14,800,308	4,405,066	6,996,282	.....
Total mutual savings banks	.....	660	860,787,459	35,248,618	150,965,415	.....
STOCK SAVINGS BANKS.						
District of Columbia *a* (total Eastern States).	June 29, 1901	4	570,979	367,688	111,228	$113
North Carolina	July 15, 1901	13	.....	.....	1,983,665	7,618
South Carolina *a*	June 29, 1901	11	392,014	919,835	2,386,722	70
Tennessee *a*	....do	7	827,619	1,331,010	765,540	5,687
Total Southern States	.....	31	1,219,633	2,250,845	5,135,927	13,375
Iowa (total Middle States)	June 29, 1901	256	.....	.....	66,343,719	499,440
California (total Pacific States)	Aug. 17, 1901	56	89,125,443	5,625,460	1,475,018	.....
Total stock savings banks	.....	347	90,916,055	8,243,993	73,065,892	512,928
Total all savings banks	.....	1,007	951,703,514	43,492,611	224,031,307	512,928

a Unofficial.

TABLE IV.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1900–1901.

RESOURCES.							States, etc.
United States bonds on hand.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	Other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
$3,049,200	$22,099,301	$29,676,130	$2,657,791	.....	$1,323,098	$1,053,906	Me.
.....	8,402,819	17,909,004	2,366,285	$5,094,095	1,252,534	3,303,123	N. H.
855,855	9,488,311	.....	472,768	.....	2,656,264	999,238	Vt.
.....	14,167,377	85,302,293	21,467,706	67,988,541	17,537,711	7,693,128	Mass.
1,730,602	12,020,017	16,805,884	1,693,496	6,029,253	.....	2,955,294	R. I.
1,268,200	43,745,568	52,896,535	7,348,212	.....	.....	3,290,656	Conn.
6,903,857	109,923,393	202,589,846	36,006,258	79,111,889	22,769,607	19,295,345	
58,564,411	339,859,604	80,779,344	.....	65,723,648	62,865,894	15,670,678	N. Y.
6,055,733	.....	.....	.....	31,770,564	2,269,328	1,855,672	N. J.
.....	.....	.....	.....	108,104,674	6,003,596	1,700,234	Pa.
.....	.....	2,611,452	52,309	236,657	.....	600,774	Del.
6,202,000	22,254,617	20,473,654	165,934	3,286,328	642,124	1,115,035	Md.
70,822,144	362,114,221	103,864,450	218,243	209,121,871	71,780,942	20,942,393	
.....	.....	.....	.....	149,240	47,669	62,889	W. Va.
3,547,665	1,595,713	.....	.....	17,818,271	5,470,884	1,023,275	Ohio.
357,151	.....	.....	.....	548,483	1,083,542	163,147	Ind.
.....	.....	.....	.....	242,282	74,782	17,444	Wis.
109,610	.....	.....	.....	7,549,486	966,001	872,469	Minn.
4,014,426	1,595,713	.....	.....	26,158,522	7,595,209	2,076,335	
81,740,427	473,633,327	306,454,296	36,224,501	314,541,522	102,193,427	42,376,962	
.....	.....	.....	.....	8,119	89,045	132,589	D. C.
3,300	43,000	.....	.....	64,265	214,670	50,486	N. C.
.....	1,654,838	137,077	21,838	440,497	507,404	249,211	S. C.
20,994	860,914	242,317	35,715	238,740	818,090	91,001	Tenn.
24,294	2,558,752	379,394	57,553	743,502	1,540,164	390,698	
.....	.....	.....	.....	.....	14,171,532	1,937,132	Iowa.
.....	.....	.....	.....	69,631,684	5,896,399	11,070,602	Cal.
24,294	2,558,752	379,394	57,553	70,383,305	21,697,140	13,531,021	
81,764,721	476,192,079	306,833,690	36,282,054	384,924,827	123,890,567	55,907,983	

TABLE IV.

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

States, etc.	RESOURCES.				LIABILITIES.
	Checks and other cash items.	Cash on hand.	All other resources.	Total resources.	Capital stock.
MUTUAL SAVINGS BANKS.					
Maine	$77,833	$143,156	$608,161	$73,420,237	.....
New Hampshire	.....	371,964	.....	66,899,698	.....
Vermont	.....	457,314	88,834	43,384,106	.....
Massachusetts	.....	1,436,757	824,921	574,237,240	.....
Rhode Island	.....	*b* 2,558,672	21,329	76,337,680	.....
Connecticut	.....	6,268,514	1,308,974	194,324,227	.....
Total New England States	77,833	11,236,377	2,852,219	1,028,603,188	.....
New York	.....	9,742,349	32,860,079	1,105,076,764	.....
New Jersey	.....	398,370	496,974	69,560,058	.....
Pennsylvania	.....	2,366,386	322,305	123,764,811	.....
Delaware *a*	.....	89,288	.....	6,307,887	.....
Maryland *a*	16,820	985,894	89,829	64,179,914	.....
Total Eastern States	16,820	13,582,287	33,769,187	1,368,889,434	.....
West Virginia (total Southern States)	3,615	2,000	.....	571,809	.....
Ohio	24,022	732,256	34,545	46,485,294	.....
Indiana	.....	325,052	16,832	7,237,684	.....
Wisconsin	2,685	8,047	1,813	669,747	.....
Minnesota	26,831	157,149	43,205	14,621,573	.....
Total Middle States	53,538	1,222,504	96,395	69,014,298	.....
Total mutual savings banks	151,806	26,043,168	36,717,801	2,467,078,729	.....
STOCK SAVINGS BANKS.					
District of Columbia *a* (total Eastern States).	34,425	44,226	.....	1,358,412	$220,500
North Carolina	4,833	57,969	449	2,430,255	219,100
South Carolina *a*	226,708	164,759	97,454	7,198,427	639,000
Tennessee *a*	20,702	315,399	.....	5,573,728	392,500
Total Southern States	252,243	538,127	97,903	15,202,410	1,250,600
Iowa (total Middle States)	.....	2,708,954	.....	85,660,777	9,370,600
California (total Pacific States)	.....	3,795,061	585,108	187,204,775	7,839,705
Total stock savings banks	286,668	7,086,368	683,011	289,426,374	18,681,405
Total all savings banks	438,474	33,129,536	37,400,812	2,756,505,103	18,681,405

a Unofficial. *b* Includes amount due from banks and bankers.

TABLE IV.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1900–1901—Continued.

LIABILITIES.									
Surplus fund.	Other undivided profits.	Dividends unpaid.	Deposits subject to check.	Savings deposits.	Due to other banks, etc.	All other liabilities.	Number of savings depositors.	Average deposits.	States, etc.
$2,418,605	$1,440,376	.....	.....	$69,533,058	.....	$28,198	196,583	$353.71	Me.
3,140,962	6,630,120	.....	.....	57,128,616	.....	.....	134,482	424.80	N. H.
g 3,030,648	.....	.....	.....	40,209,059	.....	144,399	123,151	326.50	Vt.
23,575,956	10,022,496	.....	.....	540,403,687	.....	235,101	1,535,009	352.05	Mass.
.....	3,879,339	.....	.....	72,330,141	.....	128,200	138,884	520.80	R. I.
6,954,653	3,557,924	.....	.....	183,781,942	.....	29,708	410,342	447.88	Conn.
39,120,824	25,530,255	.....	.....	963,386,503	.....	565,606	2,538,451	379.52	
116,975,246	.....	.....	.....	987,621,809	.....	479,709	2,129,790	463.72	N. Y.
c 5,754,166	.....	.....	.....	63,361,489	.....	444,403	211,278	299.90	N. J.
d 8,592.114	1,424,236	.....	.....	113,748,461	.....	.....	356,418	319.14	Pa.
772,467	23,925	.....	.....	5,511,495	.....	.....	23,307	236.47	Del.
f 2,243,502	660,745	.....	.....	61,250,694	$11,500	13,473	175,740	348.53	Md.
134,337,495	2,108,906	.....	.....	1,231,493,948	11,500	937,585	2,896,533	425.16	
8,200	345	.....	.....	563,264	.....	.....	4,728	119.13	W. Va.
2,110,000	702,801	.....	.....	43,672,493	.....	.....	90,803	480.96	Ohio.
539,150	136,304	.....	.....	6,561,464	.....	766	22,354	293.53	Ind.
35,511	.....	.....	.....	634,236	.....	.....	3,385	187.37	Wis.
c 449,100	167,945	.....	.....	13,961,616	.....	51,912	56,179	248.52	Minn.
3,124,761	1,007,050	.....	.....	64,829,809	.....	52,678	172,722	375.34	
176,591,280	28,646,556	.....	.....	2,260,273,524	11,500	1,555,869	5,612,434	402.73	
8,502	10,519	.....	$270,588	831,832	16,271	200	5,635	147.62	D. C.
28,627	64,213	$102	.....	2,096,453	7,310	14,459	12,171	172.25	N. C.
249,681	178,071	2,420	86,429	5,785,792	169,954	87,080	23,164	249.78	S. C.
140,334	121,657	258	1,399,226	3,519,333	.....	420	19,823	177.54	Tenn.
418,642	363,941	2,780	1,485,655	11,401,578	177,264	101,950	55,158	206.71	
1,379,720	1,288,620	.....	.....	73,578,268	43,569	.....	*h* 203,227	362.05	Iowa.
7,460,610	.....	.....	.....	170,758,091	29,639	1,116,730	*h* 223,354	764.52	Cal.
9,267,474	1,663,080	2,780	1,756,243	256,569,769	266,743	1,218,880	487,374	526.43	
185,858,754	30,309,636	2,780	1,756,243	2,516,843,293	278,243	2,774,749	6,099,808	412.61	

c Includes $500,000 capital stock.
d Includes $110,200 capital stock.
e Includes $100,000 capital stock.
f Includes $171,178 capital stock.
g Includes $945,000 capital stock of trust companies.
h Estimated.

TABLE V.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM 1896–97 TO 1900–1901.

Classification.	1896–97. 251 companies.	1897–98. 246 companies.	1898–99. 260 companies.	1899–1900. 290 companies.	1900–1901. 334 companies.
RESOURCES.					
Loans on real estate	$63,643,137	$92,175,473	$43,640,072	$49,965,197	$59,579,122
Loans on other collateral security	236,044,125	303,790,563	303,173,568	402,763,092	507,868,759
Other loans and discounts	145,942,463	143,196,409	252,217,393	275,223,848	272,321,010
Overdrafts	206,032	154,614	105,189	177,850	217,347
United States bonds	39,097,761	34,186,440	29,595,770	1,863,255	2,099,021
State, county, and municipal bonds	7,677,933	6,449,871	6,489,823	7,399,672	10,428,652
Railroad bonds and stocks	8,706,430	14,626,194	12,450,197	10,439,090	21,980,385
Bank stocks	608,219	869,193	1,198,464	205,763	3,236,661
Other stocks, bonds, and mortgages	145,037,677	137,846,054	216,352,619	305,933,306	358,478,135
Due from other banks and bankers	88,606,800	95,777,994	130,072,594	188,752,556	191,527,201
Real estate, furniture, and fixtures	32,572,077	37,228,470	37,880,338	39,720,024	43,145,812
Current expenses and taxes paid	162,415				
Cash and cash items	944,823	288,322	451,881	3,884,792	869,693
Cash on hand	28,587,626	22,250,862	24,343,833	26,811,263	24,810,203
Other resources	45,876,227	53,621,720	13,554,253	17,020,635	18,419,604
Total	843,713,745	942,462,179	1,071,525,994	1,330,160,343	1,614,981,605
LIABILITIES.					
Capital stock	106,968,253	101,228,555	104,308,722	126,930,845	137,361,704
Surplus fund	68,825,967	70,658,684	79,707,194	112,650,803	119,609,186
Other undivided profits	20,199,300	26,984,982	25,908,973	35,738,536	48,675,282
Dividends unpaid	99,146	130,148	181,651	197,264	89,080
Individual deposits	566,922,205	662,138,397	835,499,064	1,028,232,407	1,271,084,174
Due to other banks and bankers	9,676,735	3,350,315	2,011,661	3,502,865	7,768,765
Other liabilities	71,022,139	77,971,098	23,905,729	22,907,623	30,396,473
Total	843,713,745	942,462,179	1,071,525,994	1,330,160,343	1,614,981,605

TABLE VI.

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1896–97 TO 1900–1901.

Classification.	1896–97. 980 banks.	1897–98. 934 banks.	1898–99. 942 banks.	1899–1900. 1,002 banks.	1900–1901. 1,007 banks.
RESOURCES.					
Loans on real estate	$822,012,228	$864,968,285	$878,126,859	$914,066,518	$951,703,514
Loans on other collateral security	48,413,410	41,232,838	156,359,308	43,738,808	43,492,611
Other loans and discounts	196,082,048	164,554,170	64,112,422	209,522,670	224,031,307
Overdrafts	390,272	296,126	328,736	457,710	512,928
United States bonds	163,886,928	140,029,726	136,930,208	111,118,450	84,764,721
State, county, and municipal bonds	466,137,050	497,416,292	512,777,336	513,971,965	476,492,079
Railroad bonds and stocks	121,864,076	147,396,191	167,998,336	230,488,662	306,833,690
Bank stocks	40,928,803	42,601,453	36,637,920	34,607,547	36,282,051
Other stocks, bonds, and mortgages	143,441,814	147,256,555	230,796,388	312,284,385	384,924,827
Due from other banks and bankers	90,403,074	94,730,623	112,667,259	113,562,042	123,890,567
Real estate, furniture, and fixtures	47,412,066	51,802,832	55,469,869	56,651,224	55,907,983
Current expenses and taxes paid	635,213				
Cash and cash items	1,203,071	2,790,429	52,594	263,278	438,474
Cash on hand	42,507,816	32,928,323	34,654,724	32,415,609	33,129,536
Other resources	13,503,605	13,341,148	13,922,513	52,024,766	37,400,812
Total	2,198,824,474	2,241,344,991	2,400,831,472	2,624,873,634	2,756,505,103
LIABILITIES.					
Capital stock	26,199,430	18,536,130	17,492,223	19,892,294	18,681,405
Surplus fund	159,954,756	162,181,396	173,807,848	184,919,263	185,858,754
Other undivided profits	23,984,822	24,994,575	21,439,191	21,879,492	30,309,636
Dividends unpaid	27,641	24,979	17,959	28,170	2,780
Individual deposits (savings)	1,939,376,035	2,027,237,843	2,179,468,299	2,384,770,849	2,516,843,293
Individual deposits (not savings)	44,037,529	970,566	2,538,125	4,949,105	1,756,243
Due to other banks and bankers	962,853	175,969	97,421	431,992	278,243
Other liabilities	4,281,408	6,923,533	5,970,406	8,002,469	2,774,749
Total	2,198,824,474	2,241,344,991	2,400,831,472	2,624,873,634	2,756,505,103

TABLE VII.

AGGREGATE RESOURCES AND LIABILITIES OF PRIVATE BANKS IN 1897, 1898, 1899, 1900, AND 1901.

Classification.	1897.	1898.	1899.	1900.	1901.
	759 banks.	758 banks.	756 banks.	989 banks.	917 banks.
RESOURCES.					
Loans on real estate	$8,652,626	$11,476,994	$7,396,584	$10,027,368	$16,562,723
Loans on other collateral security	9,527,800	6,582,879	6,886,390	11,921,668	12,427,351
Other loans and discounts	30,721,869	39,146,946	38,994,838	54,094,838	59,084,040
Overdrafts	653,628	967,429	1,102,153	2,323,929	2,149,052
United States bonds	879,898	927,473	911,527	1,266,202	1,481,275
State bonds	533,469	566,422	687,807	1,182,159	4,621,157
Railroad bonds and stocks	308,223	692,792	285,910	543,408	1,306,953
Bank stocks	376,677	252,821	320,061	358,871	371,741
Other stocks, bonds, etc	2,055,340	2,087,057	2,039,018	2,428,817	4,152,403
Due from other banks and bankers	11,808,951	16,161,020	17,628,512	25,699,672	30,607,903
Real estate, furniture, etc	5,475,966	5,151,193	4,688,168	6,184,165	6,063,795
Current expenses, etc	404,917				
Cash and cash items	584,335	652,823	642,977	673,176	853,675
Cash on hand	5,148,838	5,857,132	5,523,930	8,328,341	7,350,947
Other resources	820,907	913,406	679,378	1,756,427	2,071,331
Total	77,953,444	91,436,387	87,787,253	126,789,041	149,104,346
LIABILITIES.					
Capital	18,246,007	16,721,750	13,987,676	19,364,735	19,306,375
Surplus fund	5,032,614	3,071,204	2,720,604	3,187,261	3,767,731
Other undivided profits	2,080,507	2,021,137	1,935,919	2,423,864	2,920,271
Dividends unpaid		69,026		57,538	103,429
Individual deposits	50,278,243	62,085,084	64,974,392	96,206,049	118,621,903
Due to other banks and bankers	1,194,924	1,631,366	3,393,839	1,457,349	2,567,414
Other liabilities	1,121,149	5,836,820	774,823	4,092,245	1,817,223
Total	77,953,444	91,436,387	87,787,253	126,789,041	149,104,346

TABLE VIII.

RESOURCES AND LIABILITIES OF STATE BANKS, LOAN AND TRUST COMPANIES, SAVINGS AND PRIVATE BANKS, 1900–1901.

Classification.	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	4,983 banks.	334 companies.	1,007 banks.	917 banks.	7,241 banks.
RESOURCES.					
Loans on real estate	$67,755,400	$59,579,122	$951,703,514	$16,562,723	$1,095,600,759
Loans on other collateral security	36,305,722	607,868,759	43,492,611	12,427,351	700,094,443
Other loans and discounts	1,079,840,321	272,321,010	224,031,307	59,084,040	1,635,276,678
Overdrafts	10,526,465	217,347	512,928	2,149,052	13,405,792
United States bonds	4,687,837	2,099,021	81,764,721	1,481,275	90,032,854
State, county, and municipal bonds	5,831,686	10,428,652	476,192,079	4,621,157	497,073,574
Railroad bonds and stocks	2,376,579	21,980,385	306,833,690	1,306,953	332,497,607
Bank stocks	130,422	3,236,661	36,282,054	371,741	40,020,878
Other stocks, bonds, and securities	228,445,686	358,478,135	384,924,827	4,152,403	976,001,051
Due from other banks and bankers	313,773,587	191,527,201	123,890,567	30,607,903	659,799,258
Real estate, furniture, and fixtures	70,035,613	43,145,812	55,907,983	6,063,795	175,153,203
Checks and other cash items	134,773,998	869,693	438,474	853,675	136,935,840
Cash on hand	174,855,265	24,810,203	33,129,536	7,350,947	240,145,951
Other resources	31,637,699	18,419,604	37,400,812	2,071,331	89,529,446
Total	2,160,976,280	1,614,981,605	2,756,505,103	149,104,346	6,681,567,334
LIABILITIES.					
Capital stock	255,052,073	137,361,704	18,681,405	19,306,375	430,401,557
Surplus fund	103,578,871	119,609,186	185,858,754	3,767,731	412,814,542
Other undivided profits	44,146,547	48,675,282	30,309,636	2,920,271	126,051,736
Dividends unpaid	663,177	89,080	2,780	103,429	858,466
Individual deposits	1,610,502,246	1,271,081,174	1,756,243	118,621,903	3,001,961,566
Savings deposits			2,516,843,293		2,516,843,293
Due to other banks and bankers	115,563,513	7,768,706	278,243	2,567,414	126,177,876
All other liabilities	31,469,853	30,396,473	2,774,749	1,817,223	66,458,298
Total	2,160,976,280	1,614,981,605	2,756,505,103	149,104,346	6,681,567,334

TABLE IX.

NUMBER OF SAVINGS BANKS IN THE UNITED STATES, NUMBER OF DEPOSITORS, AMOUNT OF SAVINGS DEPOSITS, AVERAGE AMOUNT DUE EACH DEPOSITOR IN THE YEARS 1820, 1825, 1830, 1835, 1840, AND 1845 TO 1901, AND AVERAGE PER CAPITA IN THE UNITED STATES IN THE YEARS GIVEN.

Years.	Number of banks.	Number of depositors.	Deposits.	Average due each depositor.	Average per capita in the United States.
1820	10	8,635	$1,138,576	$131.86	$0.12
1825	15	16,931	2,537,082	149.84	.....
1830	36	38,085	6,973,304	183.09	.54
1835	52	60,058	10,613,726	176.72	.....
1840	61	78,701	14,051,520	178.54	.82
1845	70	145,206	24,506,677	168.77	.....
1846	74	158,709	27,374,325	172.48	.....
1847	76	187,739	31,627,479	168.46	.....
1848	83	199,764	33,087,488	165.63	.....
1849	90	217,318	36,073,924	165.99	.....
1850	108	251,354	43,431,130	172.78	1.87
1851	128	277,148	50,457,913	182.06	.....
1852	141	308,863	59,467,453	192.54	.....
1853	159	365,538	72,313,696	197.82	.....
1854	190	396,173	77,823,906	196.44	.....
1855	215	431,602	84,290,076	195.29	.....
1856	222	487,986	95,598,230	195.90	.....
1857	231	490,428	98,512,968	200.87	.....
1858	245	538,840	108,438,287	201.24	.....
1859	259	622,556	128,657,901	206.66	.....
1860	278	693,870	149,277,504	215.13	4.75
1861	285	694,487	146,729,882	211.27	.....
1862	289	787,943	169,434,540	215.03	.....
1863	293	887,096	206,235,202	232.48	.....
1864	305	976,025	236,280,101	242.08	.....
1865	317	980,844	242,619,382	247.35	.....
1866	336	1,067,061	282,455,794	264.70	.....
1867	371	1,188,202	337,009,452	283.63	.....
1868	406	1,310,144	392,781,813	299.80	.....
1869	476	1,466,684	457,675,050	312.04	.....
1870	517	1,630,846	549,874,358	337.17	14.26
1871	577	1,902,047	650,745,442	342.13	.....
1872	647	1,992,925	735,046,805	368.82	.....
1873	669	2,185,832	802,363,609	367.07	.....
1874	693	2,293,401	864,556,902	376.98	.....
1875	771	2,359,864	924,037,304	391.56	.....
1876	781	2,368,630	911,350,255	397.42	.....
1877	675	2,395,344	866,218,306	361.63	.....
1878	663	2,400,785	879,897,425	366.50	.....
1879	639	2,268,707	802,490,298	353.72	.....
1880	629	2,335,582	819,106,973	350.71	16.33
1881	629	2,528,749	891,961,142	352.73	.....
1882	629	2,710,354	966,797,681	356.70	.....
1883	630	2,876,438	1,024,856,787	356.29	.....
1884	636	3,015,151	1,073,294,955	355.96	.....
1885	646	3,071,495	1,095,172,147	356.56	.....
1886	638	3,158,950	1,141,530,578	361.36	.....
1887	681	3,418,013	1,235,247,371	361.39	.....
1888	801	3,838,291	1,364,196,550	355.41	.....
1889	849	4,021,523	1,425,230,349	354.40	.....
1890	921	4,258,893	1,524,844,506	358.03	24.35
1891	1,011	4,533,217	1,623,079,749	358.04	25.29
1892	1,059	4,781,605	1,712,769,026	358.20	26.11
1893	1,030	4,830,599	1,785,150,957	369.55	26.63
1894	1,021	4,777,687	1,747,961,280	365.86	25.53
1895	1,017	4,875,519	1,810,597,023	371.36	25.88
1896	988	5,065,494	1,907,156,277	376.50	26.68
1897	980	5,201,132	1,939,376,035	372.88	26.56
1898	979	5,385,716	2,065,631,298	383.54	27.67
1899	987	5,687,818	2,230,366,954	392.13	29.24
1900	1,002	6,107,083	2,449,547,885	401.10	31.78
1901	1,007	6,358,723	2,597,091,580	408.30	33.45

TABLE X.

GOLD, SILVER, SPECIE (NOT CLASSIFIED), PAPER CURRENCY, AND CASH (NOT CLASSIFIED) HELD BY BANKS OTHER THAN NATIONAL IN EACH STATE AND TERRITORY AT DATE OF LATEST REPORTS, 1900–1901.

States, etc.	Gold.	Silver.	Specie (not classified).	Paper currency.	Cash (not classified).	Total.
Maine	$64,114	$104,339	.....	$158,907	$37,104	$364,464
New Hampshire	23,952	33,230	.....	189,004	219,641	465,827
Vermont	.....	.....	.....	.....	457,314	457,314
Massachusetts	.....	.....	.....	.....	4,771,856	4,771,856
Rhode Island	1,052,487	93,380	$7,275	1,003,897	2,670,423	4,827,462
Connecticut	.....	.....	.....	.....	7,396,463	7,396,463
Total New England States	1,140,553	230,949	7,275	1,351,808	15,552,801	18,283,386
New York	25,742,531	3,924,188	.....	17,153,058	18,622,154	65,441,931
New Jersey	212,775	138,034	.....	2,127,918	918	2,479,645
Pennsylvania	168,117	74,112	4,383,144	9,084,389	109,588	13,819,350
Delaware	2,207	22,808	.....	22,003	197,068	244,086
Maryland	80,166	160,974	.....	198,289	1,103,808	1,543,237
District of Columbia	241,355	101,790	.....	158,790	1,694	503,629
Total Eastern States	26,447,151	4,421,906	4,383,144	28,744,447	20,035,230	84,031,878
Virginia	.....	.....	529,686	1,247,520	.....	1,777,206
West Virginia	231,889	135,251	.....	417,066	898,479	1,712,685
North Carolina	223,648	154,528	.....	478,363	.....	856,539
South Carolina	17,389	25,815	.....	32,235	275,058	350,497
Georgia	481,849	509,690	.....	1,185,064	22,250	2,198,853
Florida	38,965	55,273	.....	188,154	74,062	356,454
Alabama	360,252	52,813	.....	93,074	1,845	507,984
Mississippi	146,160	313,465	.....	.....	888,638	1,348,263
Louisiana	195,477	318,880	.....	1,427,741	.....	1,940,098
Texas	91,887	70,090	.....	161,756	70,741	394,474
Arkansas	199,745	156,181	.....	202,785	57,827	616,538
Kentucky	464,363	274,643	448,969	2,155,725	27,602	3,371,302
Tennessee	205,430	214,713	.....	417,021	2,021,168	2,858,332
Total Southern States	2,655,054	2,281,342	978,655	8,036,504	4,337,670	18,289,225
Ohio	1,235,054	540,559	792,644	2,610,493	1,346,647	6,525,397
Indiana	206,533	134,104	.....	143,205	2,157,178	2,641,020
Illinois	16,604,294	2,013,005	.....	8,054,780	120,191	26,792,270
Michigan	3,238,513	530,462	.....	4,454,668	84,060	8,307,703
Wisconsin	.....	.....	2,005,193	2,153,893	.....	4,159,086
Minnesota	1,355,218	348,076	.....	1,624,001	112,017	3,439,312
Iowa	1,694,832	584,024	.....	3,348,876	147,434	5,775,166
Missouri	1,761,285	758,667	.....	5,055,387	411,789	7,987,128
Total Middle States	26,095,729	4,908,897	2,797,837	27,445,303	4,379,316	65,627,082
North Dakota	109,805	62,887	.....	304,120	.....	476,812
South Dakota	143,688	89,712	.....	168,740	779,101	1,181,241
Nebraska	551,464	277,774	.....	534,771	813,463	2,177,472
Kansas	949,868	390,731	.....	1,962,920	.....	3,303,519
Montana	796,291	169,923	.....	431,256	.....	1,397,470
Wyoming	33,090	14,800	.....	29,926	.....	77,816
Colorado	104,005	40,261	.....	69,895	801,997	1,016,158
New Mexico	22,555	5,506	.....	11,471	128,495	168,027
Oklahoma	46,993	51,808	.....	122,423	339,581	560,805
Indian Territory	1,340	1,393	.....	3,327	8,631	14,691
Total Western States	2,759,099	1,104,795	.....	3,638,849	2,871,268	10,374,011
Washington	263,691	28,720	.....	79,217	916,758	1,288,386
Oregon	276,522	24,301	.....	17,747	.....	318,570
California	a17,159,189	a2,853,861	.....	a949,608	.....	20,962,658
Idaho	54,400	14,383	.....	42,232	9,673	120,688
Utah	266,386	30,213	.....	24,414	7,452,654	7,773,667
Nevada	112,905	13,390	.....	8,232	90,169	224,696
Arizona	.....	.....	257,705	126,173	.....	383,878
Alaska	112,835	14,866	.....	28,604	.....	156,305
Total Pacific States	18,245,928	2,979,734	257,705	1,276,227	8,469,254	31,228,848
Hawaii	133,582	15,095	.....	8,734	582,242	739,653
Porto Rico	634,924	176,565	.....	113,793	.....	925,282
Philipines	641,227	4,576,622	.....	5,428,737	.....	10,646,586
Total Islands	1,409,733	4,768,282	.....	5,551,264	582,242	12,311,521
Total United States	78,753,247	20,695,905	8,424,616	76,044,402	56,227,781	240,145,951

a Estimated.

TABLE XI.

GOLD, SILVER, ETC., HELD BY STATE BANKS IN 1873 TO 1901, INCLUSIVE. *a*

Years	Gold.	Silver.	Specie.	Paper currency.	Cash (not classified).	Total.
1873			$3,000,000	$8,400,000		$11,400,000
1874			2,000,000	25,100,000		27,100,000
1875			1,200,000	26,700,000		27,900,000
1876			1,900,000	27,600,000		29,500,000
1877			2,300,000	34,400,000		36,700,000
1878			3,000,000	28,500,000		31,500,000
1879			2,000,000	37,100,000		39,100,000
1880			6,200,000	48,800,000		55,000,000
1881			17,100,000	23,800,000		40,900,000
1882			17,200,000	24,600,000		41,800,000
1883			17,400,000	25,300,000		42,700,000
1884			25,400,000	28,800,000		54,200,000
1885			29,900,000	31,000,000		60,900,000
1886			24,700,000	14,700,000		39,400,000
1887	$27,953,662	$2,122,970	13,744,873	35,462,589		79,584,094
1888	25,842,903	1,912,020	18,445,351	28,954,575	$86,340,884	161,495,733
1889	27,340,167	1,511,381	17,835,227	38,534,576	115,062,737	200,287,088
1890	25,821,919	1,919,822	15,573,102	39,685,670	102,253,574	185,254,087
1891	8,883,552	1,939,647	15,713,390	45,456,720	93,640,772	165,634,081
1892	8,889,370	1,925,187	22,119,226	46,812,692	118,042,909	197,789,384
1893	7,618,014	1,815,624	15,093,221	61,512,344	116,606,000	205,645,203
1894	8,347,109	3,867,073	20,480,340	77,016,728	119,661,754	229,373,004
1895	10,144,262	2,511,737	19,298,363	70,953,721	124,835,220	227,743,303
1896	39,127,271	6,850,778	2,113,485	48,699,917	72,107,150	169,198,601
1897	48,666,406	6,455,724	1,697,072	53,746,378	82,528,449	193,094,029
1898	56,187,698	8,191,468	2,131,917	43,804,173	84,598,284	194,913,450
1899	74,409,976	10,721,971	7,181,017	56,283,677	62,287,406	210,884,047
1900	74,804,488	11,476,414	7,403,070	59,734,541	67,248,596	220,667,109
1901	78,753,247	20,695,905	8,424,616	76,044,402	56,227,781	240,145,951

a From 1887 holdings of all banks other than national

TABLE XII.

DIVIDENDS PAID BY STATE BANKS AND LOAN AND TRUST COMPANIES REPORTING THAT INFORMATION, 1900–1901.

STATE BANKS.

States, etc.	Number of banks.	Capital.	Dividends paid.	
			Amount.	Per cent.
New Hampshire	10	$610,000	$28,925	4.74
Rhode Island	4	495,000	29,350	5.93
Connecticut	8	2,240,000	130,150	5.81
New York	150	23,806,053	2,056,843	8.64
New Jersey	20	1,753,750	145,850	8.32
Pennsylvania	163	8,964,662	624,296	6.96
Delaware	1	100,000	8,000	8.00
Maryland *a*	15	1,183,130	76,645	6.47
West Virginia *a*	33	1,579,821	144,873	9.17
South Carolina *a*	17	769,847	60,380	7.84
Georgia *a*	39	2,703,887	184,008	6.81
Florida *a*	5	125,000	10,450	8.36
Alabama *a*	13	782,800	56,466	7.20
Mississippi	87	4,224,486	500,179	11.84
Louisiana	69	4,356,725	236,778	5.43
Arkansas *a*	25	919,500	147,964	16.09
Ohio *a*	92	11,326,550	688,847	6.17
Indiana *a*	1	28,000	3,360	12.00
Illinois	161	19,575,400	1,712,169	8.75
Michigan *a*	3	225,000	29,250	13.00
Iowa *a*	3	95,000	12,400	13.05
Minnesota *a*	4	1,575,000	85,500	5.43
Kansas	410	6,960,400	684,270	9.83
Nevada	3	400,000	81,000	21.00
Oregon *a*	13	369,050	30,885	8.37
Colorado *a*	4	140,000	13,200	9.43
Idaho *a*	6	135,500	11,725	10.87
Montana	18	1,190,000	53,900	4.53
Wyoming	10	141,750	15,540	10.96
South Dakota *a*	52	796,500	103,192	12.95
Washington *a*	11	595,000	19,200	3.23
Utah *a*	13	985,000	78,000	7.92
New Mexico	2	60,000	4,800	8.00
Oklahoma *a*	15	112,500	40,500	36.00
Arizona *a*	7	125,000	6,100	4.88
Porto Rico *a*	3	970,000	66,956	6.90
Hawaii *a*	1	250,000	9,375	3.75
Total	1,431	100,669,911	8,197,380	*b* 8.14

LOAN AND TRUST COMPANIES

Maine	17	$1,601,800	$77,740	4.85
Vermont *c*	19	945,000	51,500	5.45
Connecticut	16	1,939,000	97,750	5.04
New York	58	17,450,000	5,947,560	12.53
New Jersey	32	5,834,100	276,868	5.75
Pennsylvania	115	47,805,686	2,877,171	6.02
Delaware *a*	3	1,050,000	55,000	5.21
Maryland	2	2,050,000	123,000	6.00
District of Columbia	3	3,250,000	195,000	6.00
Total	265	111,925,586	9,701,529	*b* 8.67

a Unofficial. *b* Average. *c* Included with abstract of State banks.

TABLE XIII.

CAPITAL STOCK OF NATIONAL BANKS ON JULY 15, 1901, AND STATE, STOCK SAVINGS, PRIVATE BANKS, LOAN AND TRUST COMPANIES AT DATE OF LATEST REPORTS TO THIS BUREAU.

States, etc.	National banks.	State banks.	Stock savings banks.	Private banks.	Loan and trust companies.	Total.
Maine	$10,521,000	.....	.....	.....	$1,601,800	$12,122,800
New Hampshire	5,550,000	$610,000	.....	.....	.....	6,160,000
Vermont	6,435,000	.....	.....	.....	.....	6,435,000
Massachusetts	77,272,500	.....	.....	.....	11,575,000	88,847,500
Rhode Island	14,455,250	495,000	.....	.....	3,760,498	18,710,748
Connecticut	20,357,070	2,240,000	.....	.....	1,939,000	24,536,070
Total New England States	134,590,820	3,345,000	.....	.....	18,876,298	156,812,118
New York	97,056,290	28,885,700	.....	$311,800	47,450,000	173,703,790
New Jersey	15,358,900	1,753,750	.....	.....	5,834,100	22,946,750
Pennsylvania	79,073,119	8,964,662	.....	1,184,589	47,805,686	137,028,056
Delaware	2,158,985	500,000	.....	.....	1,050,000	3,708,985
Maryland	15,646,960	1,508,990	.....	578,474	4,950,000	22,684,424
District of Columbia	3,027,000	.....	$220,500	.....	4,450,000	7,697,500
Total Eastern States	212,321,254	41,613,102	220,500	2,074,863	111,539,786	367,769,505
Virginia	5,334,430	6,404,550	.....	.....	.....	11,738,980
West Virginia	4,083,040	4,165,177	.....	.....	.....	8,248,217
North Carolina	3,692,650	2,542,876	219,100	177,312	.....	6,031,938
South Carolina	2,098,000	1,273,427	639,000	.....	.....	4,010,427
Georgia	4,416,000	9,315,127	.....	210,250	.....	13,941,377
Florida	1,355,000	657,500	.....	.....	.....	2,012,500
Alabama	3,590,000	1,100,250	.....	168,556	.....	4,858,806
Mississippi	1,130,000	4,890,811	.....	.....	.....	6,020,811
Louisiana	3,747,500	4,255,287	.....	.....	.....	8,002,787
Texas	21,889,250	.....	.....	1,108,744	.....	22,997,994
Arkansas	1,107,500	1,428,675	.....	60,000	.....	2,596,175
Kentucky	12,860,710	10,087,425	.....	.....	1,550,000	24,498,135
Tennessee	7,265,440	5,656,337	392,500	.....	.....	13,314,277
Total Southern States	71,969,520	51,777,442	1,250,600	1,724,862	1,550,000	128,272,424
Ohio	50,371,300	18,323,310	.....	2,108,988	.....	70,803,598
Indiana	15,330,500	4,682,719	.....	1,578,164	3,424,320	25,015,703
Illinois	38,142,000	19,575,000	.....	2,702,745	.....	60,419,745
Michigan	11,585,000	13,672,440	.....	671,304	.....	25,928,744
Wisconsin	10,465,000	6,824,725	.....	1,154,322	.....	18,444,047
Minnesota	12,075,000	6,865,240	.....	717,907	1,971,300	21,629,447
Iowa	14,896,100	9,474,800	9,370,600	3,250,772	.....	36,992,272
Missouri	20,135,000	17,836,800	.....	873,370	.....	38,845,170
Total Middle States	172,999,900	97,255,034	9,370,600	13,057,572	5,395,620	298,078,726
North Dakota	1,750,000	1,442,500	.....	.....	.....	3,192,500
South Dakota	1,535,000	2,341,918	.....	.....	.....	3,876,918
Nebraska	10,015,000	7,080,596	.....	.....	.....	17,125,596
Kansas	8,634,600	6,960,400	.....	.....	.....	15,595,000
Montana	2,430,000	1,190,000	.....	.....	.....	3,620,000
Wyoming	860,000	141,750	.....	179,868	.....	1,181,618
Colorado	4,427,000	1,445,000	.....	421,532	.....	6,293,532
New Mexico	761,800	342,119	.....	.....	.....	1,103,919
Oklahoma	1,345,000	867,052	.....	.....	.....	2,212,052
Indian Territory	1,908,375	.....	.....	78,775	.....	1,987,150
Total Western States	33,696,775	21,811,335	.....	680,175	.....	56,188,285
Washington	3,205,000	1,497,300	.....	265,000	.....	4,967,300
Oregon	2,393,830	812,920	.....	64,000	.....	3,270,750
California	11,255,000	29,687,327	7,839,705	813,903	.....	49,595,935
Idaho	600,000	279,435	.....	26,000	.....	905,435
Utah	1,600,000	2,789,200	.....	.....	.....	4,389,200
Nevada	82,000	400,000	.....	25,000	.....	507,000
Arizona	455,000	470,000	.....	.....	.....	925,000
Alaska	50,000	.....	.....	75,000	.....	125,000
Total Pacific States	19,640,830	35,936,182	7,839,705	1,268,903	.....	64,685,620
Hawaii	500,000	850,000	.....	500,000	.....	1,850,000
Porto Rico	.....	970,000	.....	.....	.....	970,000
Philippines	.....	1,493,978	.....	.....	.....	1,493,978
Total Islands	500,000	3,313,978	.....	500,000	.....	4,313,978
Total United States	645,719,099	255,052,073	18,681,405	19,306,375	137,361,704	1,076,120,656

TABLE XIV.

POPULATION OF THE STATES AND TERRITORIES ON JUNE 1, 1901; THE AGGREGATE RESOURCES OF NATIONAL BANKS, ETC., ON OR ABOUT JUNE 30, 1901; THE AVERAGE RESOURCES PER CAPITA, AND THE PER CAPITA AVERAGES IN EACH CLASS OF BANKS.

States, etc.	Population June 1, 1901. *a*	All banks. Resources.	All banks. Average per capita.	Average per capita in National banks.	Average per capita in State banks.	Average per capita in Loan and trust companies.	Average per capita in Savings banks.	Average per capita in Private banks.
Maine	698,000	$134,397,234	$192.55	$66.37	.....	$20.99	$105.19	.....
New Hampshire	415,000	97,354,459	234.59	68.37	$5.01	.....	161.21	.....
Vermont	345,000	69,031,039	200.09	74.34	.....	.....	125.75	.....
Massachusetts	2,866,000	1,203,055,891	419.77	169.28	.....	50.13	200.36	.....
Rhode Island	438,000	182,157,339	415.88	106.17	3.18	132.24	174.29	.....
Connecticut	927,000	314,676,045	339.46	102.08	12.06	15.69	209.63	.....
Total New England States	5,689,000	2,000,672,007	351.68	127.72	2.58	40.57	180.81	.....
New York	7,406,000	4,065,005,851	548.88	205.59	63.25	130.52	149.21	$0.31
New Jersey	1,932,000	272,500,724	141.05	64.53	6.53	33.99	36.00	.....
Pennsylvania	6,414,000	1,289,185,995	200.99	118.02	17.29	44.93	19.29	1.46
Delaware	187,000	26,244,161	140.33	64.06	13.45	29.09	33.73	.....
Maryland	1,205,000	197,345,676	163.77	84.32	7.92	16.82	53.26	1.45
District of Columbia	286,000	47,435,859	165.84	96.68	.....	64.45	4.71	.....
Total Eastern States	17,430,000	5,897,718,266	338.32	146.06	34.67	78.27	78.54	.78
Virginia	1,876,000	81,030,106	43.19	23.32	19.87	.....	.....	.....
West Virginia	982,000	64,388,420	65.57	30.42	34.56	.....	.59	.....
North Carolina	1,922,000	33,272,402	17.29	8.73	6.50	.....	1.26	.80
South Carolina	1,360,000	25,677,220	18.87	9.77	3.81	.....	5.29	.....
Georgia	2,258,000	71,374,089	31.60	11.76	19.53	.....	.....	.31
Florida	543,000	18,214,023	31.78	23.34	8.44	.....	.....	.....
Alabama	1,862,000	26,709,453	14.86	11.99	2.35	.....	.....	.52
Mississippi	1,578,000	31,204,590	19.76	4.57	15.19	.....	.....	.....
Louisiana	1,411,000	67,962,865	48.16	29.19	18.97	.....	.....	.....
Texas	3,142,000	139,506,806	44.40	42.38	.....	.....	.....	2.02
Arkansas	1,331,000	14,891,718	11.18	4.75	6.16	.....	.....	.27
Kentucky	2,179,000	124,565,381	57.16	31.83	23.90	1.43	.....	.....
Tennessee	2,048,000	72,798,068	35.54	21.11	11.71	.....	2.72	.....
Total Southern States	22,492,000	771,595,141	34.30	20.70	12.31	.14	.71	.44
Ohio	4,212,000	547,544,791	130.00	78.01	34.82	.....	11.04	6.13
Indiana	2,532,000	165,547,649	64.87	43.23	10.05	4.83	2.84	3.92
Illinois	4,930,000	723,823,647	146.82	90.63	52.11	.....	.....	4.08
Michigan	2,457,000	243,343,547	99.04	37.87	59.03	.....	.....	2.14
Wisconsin	2,110,000	173,590,749	82.27	46.92	28.60	.....	.32	6.43
Minnesota	1,799,000	157,161,271	87.36	49.21	25.04	2.44	8.13	2.54
Iowa	2,267,000	271,215,591	119.64	49.35	23.77	.....	37.79	8.73
Missouri	3,153,000	374,092,210	118.65	74.08	41.19	.....	.....	3.38
Total Middle States	23,480,000	2,656,319,455	113.13	64.38	36.77	.71	6.59	4.68
North Dakota	333,000	16,931,279	50.84	27.63	23.21	.....	.....	.....
South Dakota	407,000	25,832,269	63.47	26.77	36.70	.....	.....	.....
Nebraska	1,067,000	113,816,526	106.67	69.12	37.55	.....	.....	.....
Kansas	1,477,000	106,041,062	71.80	39.51	32.29	.....	.....	.....
Montana	254,000	32,449,729	127.76	75.26	52.50	.....	.....	.....
Wyoming	96,000	8,656,331	90.17	65.39	9.84	.....	.....	14.94
Colorado	554,000	90,225,391	162.86	135.71	20.09	.....	.....	7.06
New Mexico	199,000	7,990,238	40.15	31.38	8.77	.....	.....	.....
Oklahoma	432,000	18,431,571	42.66	25.45	17.21	.....	.....	.....
Indian Territory	413,000	8,697,479	21.06	20.39	.....	.....	.....	.67
Total Western States	5,232,000	429,071,875	82.01	53.22	27.72	.....	.....	1.07
Washington	535,000	47,869,226	89.48	58.47	22.04	.....	.....	8.97
Oregon	424,000	24,841,792	58.59	48.78	9.16	.....	.....	.65
California	1,511,000	426,934,656	281.99	48.06	108.32	.....	123.65	1.96
Idaho	169,000	6,995,435	41.39	33.38	6.88	.....	.....	1.13
Utah	283,000	50,431,711	178.20	40.65	137.55	.....	.....	.....
Nevada	42,000	2,961,090	70.50	15.02	53.71	.....	.....	1.77
Arizona	127,000	7,677,813	60.46	29.60	30.86	.....	.....	.....
Alaska	68,000	651,179	9.58	3.33	.....	.....	.....	6.25
Total Pacific States	3,162,000	568,362,902	179.74	46.33	71.45	.....	59.20	2.76
Hawaii	162,000	5,820,609	35.93	8.88	18.19	.....	.....	8.86
Porto Rico	.....	3,364,012	.....	.....	.....	.....	.....	.....
Philippines	.....	24,553,079	.....	.....	.....	.....	.....	.....
Total United States	77,647,000	12,357,477,376	158.79	73.10	27.47	20.80	35.50	1.92

a Estimated by the government actuary.

TABLE XV.

AGGREGATE RESOURCES, EXPRESSED IN MILLIONS OF DOLLARS, OF NATIONAL BANKS ON JULY 15, 1901, AND OF STATE, SAVINGS, PRIVATE BANKS, AND LOAN AND TRUST COMPANIES AT DATE OF LATEST RETURNS TO THIS BUREAU.

States, etc.	National banks.	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	Millions.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Maine	46.3		14.7	73.4		134.4
New Hampshire	28.4	2.1		66.9		97.4
Vermont	25.7			43.4		69.1
Massachusetts	485.1		143.7	574.2		1,203.0
Rhode Island	46.5	1.4	57.9	76.4		182.2
Connecticut	94.6	11.2	14.5	194.3		314.6
Total New England States	726.6	14.7	230.8	1,028.6		2,000.7
New York	1,522.6	468.5	966.5	1,105.1	2.3	4,065.0
New Jersey	124.6	12.6	65.7	69.6		272.5
Pennsylvania	757.0	110.9	288.0	123.8	9.5	1,289.2
Delaware	12.0	2.5	5.5	6.3		26.3
Maryland	101.6	9.6	20.3	64.1	1.8	197.4
District of Columbia	27.7		18.4	1.3		47.4
Total Eastern States	2,545.5	604.1	1,364.4	1,370.2	13.6	5,897.8
Virginia	43.7	37.3				81.0
West Virginia	29.9	33.9		.6		64.4
North Carolina	16.8	12.5		2.4	1.6	33.3
South Carolina	13.3	5.2		7.2		25.7
Georgia	26.6	44.1			.7	71.4
Florida	12.7	4.6				17.3
Alabama	22.3	4.4			1.0	27.7
Mississippi	7.2	24.0				31.2
Louisiana	41.2	26.8				68.0
Texas	133.2				6.3	139.5
Arkansas	6.3	8.2			.4	14.9
Kentucky	69.4	52.0	3.1			124.5
Tennessee	43.2	24.0		5.6		72.8
Total Southern States	465.8	277.0	3.1	15.8	10.0	771.7
Ohio	328.5	146.7		46.5	25.8	547.5
Indiana	110.3	25.6	12.3	7.2	10.0	165.4
Illinois	446.8	256.9			20.1	723.8
Michigan	93.1	145.0			5.2	243.3
Wisconsin	99.0	60.3		.7	13.6	173.6
Minnesota	88.5	45.1	4.4	14.6	4.6	157.2
Iowa	111.9	53.9		85.7	19.8	271.3
Missouri	233.6	129.9			10.7	374.2
Total Middle States	1,511.7	863.4	16.7	154.7	109.8	2,656.3
North Dakota	9.2	7.7				16.9
South Dakota	10.9	14.9				25.8
Nebraska	73.8	40.1				113.9
Kansas	58.3	47.7				106.0
Montana	19.1	13.3				32.4
Wyoming	6.3	.9			1.4	8.6
Colorado	75.2	11.1			3.9	90.2
New Mexico	6.2	1.8				8.0
Oklahoma	11.0	7.5				18.5
Indian Territory	8.4				.3	8.7
Total Western States	278.4	145.0			5.6	429.0
Washington	31.3	11.8			4.8	47.9
Oregon	20.7	3.9			3	24.9
California	72.8	164.0		187.2	3.0	427.0
Idaho	5.0	1.2			2	7.0
Utah	11.5	38.9				50.4
Nevada	.6	2.2			.07	2.8
Arizona	3.8	3.9				7.7
Alaska	.2				1	.6
Total Pacific States	116.5	225.9		187.2	8.7	568.3
Hawaii	1.4	2.9			1.4	5.7
Porto Rico		3.4				3.4
Philippines		24.6				24.6
Total Dependencies	1.4	30.9			1.4	33.7
Total United States	5,675.9	2,161.0	1,615.0	2,756.5	149.1	12,357.5

TABLE XVI.

NUMBER, ASSETS, AND LIABILITIES OF STATE AND SAVINGS BANKS, TRUST, LOAN AND INVESTMENT COMPANIES, AND PRIVATE BANKS WHICH FAILED DURING THE YEAR ENDED JUNE 30, 1901.

[From reports to the Bradstreet Company.]

States.	Private banks.			State banks.			Savings banks.		
	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.
New Hampshire							1	$30,000	$40,000
Massachusetts	3	$17,000	$102,727						
New York	18	985,032	6,314,840						
Maryland				1	$800,000	$1,142,000			
Virginia	2	140,000	113,000						
South Carolina							1	120,000	91,000
Alabama	2	1,525,000	1,337,000						
Texas	1	20,000	42,000						
Arkansas				1	25,000	30,000			
Ohio							1	300,000	400,000
Illinois	4	37,500	112,000						
Michigan	2	349,120	363,532						
Wisconsin	2	11,000	38,400						
Minnesota	2	14 220	114,630						
Iowa	1	450,000	800,000						
Missouri	1	250,000	750,000						
South Dakota				1	35,000	50,000			
Nebraska				1	65,000	90,000			
Kansas				3	60,000	103,000			
Colorado	1	1,500	2,500						
Oklahoma Territory	1	50,000	60,000						
Washington				1	18,000	25,000			
Oregon	1	75,000	100,000						
California									
Total	41	3,925,372	10,250,629	8	1,003,000	1,440,000	3	450,000	531,000

States.	Loan companies.			Total.		
	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.
New Hampshire				1	$30,000	$40,000
Massachusetts				3	17 000	102,727
New York	1	$850,000	$900,000	19	1,835,032	7,214,840
Maryland				1	800,000	1,142,000
Virginia				2	140,000	113,000
South Carolina				1	120,000	91,000
Alabama				2	1,525,000	1,337,000
Texas				1	20,000	42,000
Arkansas				1	25,000	30,000
Ohio				1	300,000	400,000
Illinois				4	37,500	112,000
Michigan				2	349,120	363,532
Wisconsin	1	20,000	50,000	3	31,000	88,400
Minnesota				2	14,220	114,630
Iowa				1	450,000	800,000
Missouri	1	110,000	143,000	2	360,000	893,000
South Dakota				1	35,000	50,000
Nebraska				1	65,000	90,000
Kansas				3	60,000	103,000
Colorado				1	1,500	2,500
Oklahoma Territory				1	50,000	60,000
Washington				1	18 000	25,000
Oregon				1	75,000	100,000
California	1	15,000	20,000	1	15,000	20 000
Total	4	995,000	1,113,000	56	6,373,372	13,334,629

TABLE XVII.

REPORTS OF THE CONDITION OF THE LOAN AND TRUST COMPANIES IN THE DISTRICT OF COLUMBIA AT THE CLOSE OF BUSINESS ON MONDAY, SEPTEMBER 30, 1901.

American Security and Trust Company, Washington, D. C.

C. J. BELL, *President.* J. W. WHELPLEY, *Treasurer.*

RESOURCES.		LIABILITIES.	
Loans and discounts	$3,288,132.74	Capital stock paid in	$1,250,000.00
Overdrafts	1,670.44	Surplus fund	300,000.00
United States bonds on hand	112,500.00	Undivided profits less current expenses and taxes paid	237,134.51
Premiums on United States bonds	18,790.93	Dividends unpaid	708.00
Stocks, securities, etc	458,837.47	Individual deposits	3,874,258.96
Banking house, furniture, and fixtures	256,009.60	Debenture bonds	230,100.00
Other real estate and mortgages owned	533,182.72		
Due from other national banks	551,899.77		
Due from State banks and bankers	506,733.93		
Internal-revenue stamps	556.12		
Checks and other cash items	103,082.17		
Fractional currency, nickels, and cents	86.33		
Specie	36,629.25		
Legal-tender notes	24,090.00		
Total	5,892,201.47	Total	5,892,201.47

National Safe Deposit, Savings, and Trust Company, Washington, D. C.

THOMAS R. JONES, *President.* GEORGE HOWARD, *Cashier.*

Loans and discounts	$3,494,838.32	Capital stock paid in	$1,000,000.00
Overdrafts	100.00	Undivided profits less current expenses and taxes paid	146,567.57
Stocks, securities, etc	40,850.00	Individual deposits	3,816,486.84
Banking house, furniture, and fixtures	777,000.00		
Other real estate and mortgages owned	76,659.93		
Due from other national banks	151,140.86		
Due from State banks and bankers	353,683.02		
Internal-revenue stamps	308.08		
Checks and other cash items	16,338.76		
Bills of other national banks	460.00		
Fractional currency, nickels, and cents	25.44		
Specie	47,650.00		
Legal-tender notes	4,000.00		
Total	4,963,054.41	Total	4,963,054.41

Union Trust and Storage Company, Washington, D. C.

EDWARD J. STELLWAGEN, *President.* CHARLES S. BRADLEY, *Treasurer.*

Loans and discounts	$651,419.11	Capital stock paid in	$1,200,000.00
United States bonds on hand	52,000.00	Undivided profits less current expenses and taxes paid	931.12
Premiums on United States bonds	3,521.54	Individual deposits	408,604.92
Stocks, securities, etc	346,186.48		
Banking house, furniture, and fixtures	41,924.68		
Other real estate and mortgages owned	95,070.00		
Warehouse and building account	263,269.11		
Due from other national banks	27,301.91		
Due from State banks and bankers	105,469.42		
Internal-revenue stamps	39.78		
Checks and other cash items	108.82		
Exchanges for clearing house	4,227.52		
Bills of other national banks	150.00		
Fractional currency, nickels, and cents	52.02		
Specie	16,115.65		
Legal-tender notes	2,680.00		
Total	1,609,536.04	Total	1,609,536.04

Washington Loan and Trust Company, Washington, D. C.

JOHN JOY EDSON, *President.* ANDREW PARKER, *Treasurer.*

RESOURCES.		LIABILITIES.	
Loans and discounts	$3,591,958.65	Capital stock paid in	$1,000,000.00
Overdrafts	173.02	Surplus fund	275,000.00
Stocks, securities, etc	14,520.31	Undivided profits less current expenses and taxes paid	56,134.25
Banking house, furniture, and fixtures	611,556.08	Dividends unpaid	1,279.45
Other real estate and mortgages owned	43,195.91	Individual deposits	4,602,397.21
Due from other national banks	137,724.90		
Due from State banks and bankers	813,684.51		
Checks and other cash items	11,917.36		
Fractional currency, nickels, and cents	527.17		
Specie	314,720.00		
Legal-tender notes	94,853.00		
Total	5,934,810.91	Total	5,934,810.91

TABLE XVIII.

RESOURCES AND LIABILITIES OF THE FIRST BANK OF THE UNITED STATES.

[Incorporated by Congress in 1791 for twenty years.]

[In millions of dollars.]

	January.	
	1809.	1811.
RESOURCES.		
Loans and discounts	15.0	14.6
United States 6 per cent and other United States stock	2.2	2.8
Due from other banks	.8	.9
Real estate	.5	.5
Notes of other banks		.4
Specie	5.0	5.0
Total	23.5	24.2
LIABILITIES.		
Capital	10.0	10.0
Surplus	.5	.5
Circulation	4.5	5.0
Individual deposits	8.5	5.9
United States deposits		1.9
Due to other banks		.6
Unpaid drafts outstanding		.2
Total	23.5	24.2

TABLE XIX.

RESOURCES AND LIABILITIES OF THE SECOND BANK OF THE UNITED STATES.

[Chartered by Congress in 1816, for 20 years; renewal of charter denied, in consequence reorganization was effected by means of authority of the legislature of the State of Pennsylvania. The bank assigned in 1841, the affairs being finally liquidated in 1856, and resulted in the payment in full, interest and principal, of liabilities to depositors and note holders; the shareholders, however, received nothing on their investment in stock of the bank.]

[In millions of dollars.]

	1817.	1818.	1819.	1820.	1821.	1822.	1823.	1824.
RESOURCES.								
Loans and discounts	32.2	41.2	35.8	31.4	30.9	28.1	30.7	33.4
Stocks	4.8	9.5	7.4	7.2	9.2	13.3	11.0	10.9
Real estate						.6	.6	1.3
Banking house		.2	.1	1.3	1.9	1.9	2.0	1.9
Due from foreign bankers		1.0	.6	.3	.1	1.1		1.1
Due from State banks	8.8	1.2	2.6	2.7	1.2	1.7	1.4	1.3
Notes of State banks	.6	1.8	1.9	1.4	.7	.9	.8	.7
Specie	1.7	2.5	2.7	3.4	7.6	4.8	4.4	5.8
Total	48.1	57.4	51.4	47.7	51.6	52.4	50.9	56.7
LIABILITIES.								
Capital	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
Circulation	1.9	8.3	6.6	3.6	4.6	5.6	4.4	4.6
Deposits	11.2	12.3	5.8	6.6	7.9	8.1	7.6	13.7
Due to State banks								
Due to foreign banks, etc		1.4	1.4	2.0	2.1	2.0	1.3	1.0
Other liabilities		.4	2.6	.5	2.0	1.7	2.6	2.4

	1825.	1826.	1827.	1828.	1829.	1830.	1831.	1832.
RESOURCES.								
Loans and discounts	31.8	33.4	30.9	33.7	39.2	40.7	44.0	66.3
Stocks	18.4	18.3	17.8	17.6	16.1	11.6	8.7	
Real estate	1.5	1.8	2.0	2.3	2.3	2.9	2.6	2.1
Banking house	1.9	1.8	1.7	1.6	1.6	1.4	1.3	1.2
Due from foreign bankers		.4	.5	.4	.5	1.5	2.1	.1
Due from State banks	2.1	.7	1.7		1.7	1.2		3.9
Notes of State banks	1.1	1.1	1.1	1.4	1.3	1.5	1.5	2.2
Specie	6.7	4.0	6.5	6.2	6.1	7.6	10.8	7.0
Total	63.5	61.5	62.2	63.2	68.8	68.4	71.3	82.8
LIABILITIES.								
Capital	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
Circulation	6.1	9.5	8.5	9.9	11.9	12.9	16.3	21.4
Deposits	12.0	11.2	14.3	11.5	17.1	16.0	17.3	22.8
Due to State banks				1.7			.7	2.0
Due to foreign banks, etc	2.4	.3	.3	1.5	1.4			
Other liabilities	8.0	5.5	4.1	.6	3.4	4.5	2.0	1.6

	1833.	1834.	1835.	1836.	1837.	1838.	1839.	1840.
RESOURCES.								
Loans and discounts	61.7	54.9	51.8	59.2	57.4	45.3	41.6	36.8
Stocks						14.9	18.0	16.3
Real estate	1.9	1.7	1.8	1.5	.8	1.1	1.1	1.2
Banking house	1.2	1.2	1.2	1.0	.4	.4	.4	.6
Due from foreign bankers	3.1	1.8	1.9	.1				
Due from State banks	3.7	3.1	4.6	4.1	2.3	3.7	5.8	7.5
Notes of State banks	2.3	2.0	1.5	1.7	1.2	.9	1.8	1.4
Specie	9.0	10.0	15.7	8.4	2.6	3.8	4.2	1.5
Total	82.9	74.7	78.5	76.0	64.7	70.1	72.9	65.3
LIABILITIES.								
Capital	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
Circulation	17.5	19.2	17.3	23.1	11.4	6.8	6.0	6.7
Deposits	20.3	10.8	11.8	5.1	2.3	2.6	6.8	3.3
Due to State banks	2.1	1.5	3.1	2.7	2.3	5.0	3.1	4.2
Due to foreign banks, etc					6.9	20.5	22.0	13.1
Other liabilities	8.0	8.2	11.3	10.1	6.8	2		3.0

TABLE XX.

NUMBER OF COLONIAL AND STATE BANKS, THEIR CAPITAL, CIRCULATION, DEPOSITS, SPECIE, AND LOANS, IN THE YEARS MENTIONED FROM 1774 TO 1833.

[Data from report of the Comptroller of the Currency for 1876 and from Sound Currency, Vol. II, No. 13.]

Years.	Number of banks.	Capital.	Circulation.	Deposits.	Specie.	Loans.
		Millions.	*Millions.*	*Millions.*	*Millions.*	*Millions.*
1774	.....	.....	.....	.....	4.0	.....
1784	3	2.1	2.0	.....	10.0	.....
1790	4	2.5	2.5	.....	9.0	.....
1791	6	12.9	9.0	.....	16.0	.....
1792	16	17.1	11.5	.....	18.0	.....
1793	17	18.0	11.0	.....	20.0	.....
1794	17	18.0	11.6	.....	21.5	.....
1795	23	19.0	11.0	.....	19.0	.....
1796	24	19.2	10.5	.....	16.5	.....
1797	25	19.2	10.0	.....	16.0	.....
1798	25	19.2	9.0	.....	14.0	.....
1799	26	21.2	10.0	.....	17.0	.....
1800	28	21.3	10.5	.....	17.5	.....
1801	31	22.4	11.0	.....	17.0	.....
1802	32	22.6	10.0	.....	16.5	.....
1803	36	26.0	11.0	.....	16.0	.....
1804	59	39.5	14.0	.....	17.5	.....
1805	75	40.4	.....	.....	.....	.....
1806	*a* 15	5.4	1.6	2.0	.9	7.0
1807	*a* 16	5.5	1.4	1.7	.7	6.8
1808	*a* 16	5.9	1.0	2.5	1.0	7.4
1809	*a b* 29	7.2	1.7	2.7	1.2	9.7
1810	*a b* 28	*c* 6.6	2.5	2.8	1.6	11.1
1811	88	42.6	22.7	.....	9.6	.....
1812	*a b* 29	*c* 7.9	2.6	5.3	4.0	12.8
1813	.....	65.0	66.0	.....	28.0	117.0
1814	.....	80.3	.....	.....	.....	.....
1815	208	82.2	45.5	.....	17.0	150.0
1816	246	89.8	68.0	.....	19.0	.....
1817	.....	90.6	.....	.....	.....	.....
1818	*a* 27	9.7	2.6	2.9	1.1	12.5
1819	.....	72.3	35.7	11.1	9.8	73.6
1820	307	102.1	40.6	31.2	16.7	.....
1821	*a* 28	9.8	3.0	5.4	3.0	13.0
1822	*a* 33	10.8	3.1	3.2	.9	14.5
1823	*a* 34	11.6	3.1	3.1	1.0	15.6
1824	*a* 37	12.8	3.8	5.2	1.9	17.4
1825	*a* 41	14.5	4.0	2.7	1.0	21.9
1826	*a* 55	16.6	4.5	2.6	1.3	23.6
1827	*a* 60	18.2	4.9	2.9	1.4	24.2
1828	*a b* 108	25.4	5.6	3.0	1.4	34.5
1829	329	110.1	48.2	40.7	14.9	.....
1830	329	110.1	48.4	39.5	14.5	159.8
1831	*a d* 91	23.4	8.8	4.6	1.3	38.9
1832	*a b d e* 172	35.5	10.2	4.7	1.6	53.2
1833	*a b d* 175	37.8	10.2	5.4	1.7	57.6

a Massachusetts.
b Rhode Island.
c Capital stock of Massachusetts only.
d New Hampshire.
e Maine.

TABLE XXI.

COMPARATIVE STATEMENT OF THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF STATE BANKS, 1834 TO 1863.

[In millions of dollars.]

	1834.	1835.	1836.	1837.	1838.	1839.	1840.	1841.
	506 banks.	704 banks.	713 banks.	788 banks.	829 banks.	840 banks.	901 banks.	784 banks.
RESOURCES.								
Loans and discounts	324.1	365.2	457.5	525.1	485.6	492.3	462.9	386.5
Stocks	6.1	9.2	11.7	12.4	33.9	36.1	42.4	64.8
Due from banks	27.3	40.1	51.9	59.7	58.2	52.9	41.1	47.9
Real estate	10.8	11.1	14.2	19.1	19.1	16.6	29.2	33.5
Notes of other banks	22.2	21.1	32.1	36.5	25.0	27.4	20.8	25.6
Specie funds	26.6	3.1	4.8	5.4	.9	3.6	3.6	3.2
Specie	.....	43.9	40.0	37.9	35.2	45.1	33.1	34.8
Other resources	1.7	4.6	10.0	10.4	24.2	28.4	24.6	11.8
Total	418.8	498.3	622.2	706.5	682.1	702.4	657.7	608.1
LIABILITIES.								
Capital	200.0	231.2	251.9	290.8	317.6	327.1	358.4	313.6
Circulation	94.8	103.7	140.3	149.2	116.1	135.2	107.0	107.3
Deposits	75.7	83.1	115.1	127.4	84.7	90.2	75.7	64.9
Due to banks	26.6	39.0	50.4	62.4	61.0	53.1	44.2	42.9
Other liabilities	.....	19.3	26.0	36.6	60.0	62.9	43.3	42.9

	1842.	1843.	1844.	1845.	1846.	1847.	1848.
	692 banks.	691 banks.	696 banks.	707 banks.	707 banks.	715 banks.	751 banks.
RESOURCES.							
Loans and discounts	324.0	254.5	264.9	288.6	312.1	310.3	344.5
Stocks	24.6	28.4	22.9	20.4	21.5	20.2	26.5
Due from banks	30.8	20.7	35.9	29.6	31.7	31.8	38.9
Real estate	33.3	22.8	22.5	22.2	19.1	21.2	20.5
Notes of other banks	19.4	13.3	11.7	12.0	12.9	13.1	16.4
Specie funds	3.1	6.6	6.7	6.8	8.4	13.8	10.5
Specie	28.4	33.5	49.9	44.2	42.0	35.1	46.4
Other resources	8.2	13.3	12.2	10.1	7.9	12.2	8.2
Total	471.8	393.1	426.7	433.9	455.6	457.7	511.9
LIABILITIES.							
Capital	260.2	228.9	210.9	206.0	196.9	203.1	204.8
Circulation	83.8	58.6	75.2	89.6	105.6	105.5	128.5
Deposits	62.4	56.2	84.6	88.0	96.9	91.8	103.2
Due to banks	25.9	21.5	32.0	26.3	28.2	28.5	39.4
Other liabilities	12.8	7.4	5.8	5.9	5.3	4.7	5.5

	1849.	1850.	1851.	1853.	1854.	1855.	1856.
	782 banks.	824 banks.	879 banks.	750 banks.	1,208 banks.	1,307 banks.	1,398 banks.
RESOURCES.							
Loans and discounts	332.3	364.2	413.8	408.9	557.4	576.1	634.2
Stocks	23.6	20.6	22.4	22.3	44.4	52.7	49.5
Due from banks	32.2	41.6	50.7	48.9	55.5	55.7	62.6
Real estate	17.5	20.6	20.2	10.2	22.4	24.1	20.9
Notes of other banks	12.7	16.3	17.2	30.4	22.7	23.4	24.8
Specie funds	8.7	11.6	15.3	.....	25.6	21.9	19.9
Specie	43.6	45.4	48.7	47.1	59.4	53.9	59.3
Other resources	8.0	11.9	8.9	3.9	7.6	8.7	8.9
Total	478.6	532.2	597.2	571.7	795.0	816.5	880.1
LIABILITIES.							
Capital	207.3	217.3	227.8	207.9	301.4	332.2	343.9
Circulation	114.7	131.4	155.2	146.1	204.7	187.0	195.7
Deposits	91.2	109.6	129.0	145.6	188.2	190.4	212.7
Due to banks	30.1	36.7	46.4	49.6	50.3	45.2	52.7
Other liabilities	6.7	8.8	6.1	28.0	13.4	15.6	12.2

TABLE XXI—Continued.

COMPARATIVE STATEMENT OF THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF STATE BANKS, 1834 TO 1863—Continued.

	1857.	1858.	1859.	1860.	1861.	1862.	1863.
	1,416 banks.	1,422 banks.	1,476 banks.	1,562 banks.	1,601 banks.	1,492 banks.	1,466 banks.
RESOURCES.							
Loans and discounts	684.5	583.2	657.2	691.9	696.8	646.7	648.6
Stocks	59.3	60.3	63.5	70.3	74.0	99.0	180.5
Due from banks	65.9	58.1	78.2	67.2	58.8	65.3	96.9
Real estate	26.1	28.8	26.0	30.8	30.7	32.3	31.9
Notes of other banks	28.1	22.4	18.9	25.5	21.9	25.3	58.2
Specie funds	25.1	15.4	26.8	19.3	29.3	27.8	46.2
Specie	58.3	74.4	104.5	83.6	87.7	102.1	101.2
Other resources	5.9	6.1	8.3	11.1	16.7	13.6	22.0
Total	953.1	848.7	983.4	999.7	1,015.9	1,012.1	1,185.5
LIABILITIES.							
Capital	370.8	394.6	402.0	421.9	429.6	418.1	405.0
Circulation	214.8	155.2	193.3	207.1	202.0	183.8	238.7
Deposits	230.4	185.9	259.6	253.8	257.2	296.3	393.7
Due to banks	57.7	51.2	68.2	55.9	61.3	61.1	100.5
Other liabilities	19.8	14.2	15.0	14.7	23.3	21.6	53.8

TABLE XXII.

NUMBER AND CAPITAL OF STATE BANKS, 1864 TO 1872. *a*

Year.	Number of banks.	Capital.
1864	*b* 1,089	$311,554,148
1865	349	71,181,754
1866	297	66,478,725
1867	272	65,203,868
1868	247	66,363,925
1869	259	66,968,579
1870	325	86,512,845
1871	452	111,444,256
1872	566	122,129,334

a From Homan's Bankers' Almanac.
b Circulation, $163,363,000; specie held, $50,751,480; no information for subsequent years.

TABLE XXIII.

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF STATE BANKS FROM 1873 TO 1901.

Classification.	1873. *a*	1874.	1875.	1876.	1877.	1878.
	banks.	banks.	551 banks.	633 banks.	592 banks.	475 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans on real estate Loans on other collateral Loans, other	119.3	154.4	176.3	179.0	266.6	169.4
Overdrafts	.2	.2	.4	.3	.5	.3
United States bonds	1.5	2.0	.3	.9	.9	2.1
State, etc., bonds Railroad bonds, etc Bank stocks Other bonds, etc	9.6	16.4	23.7	19.4	23.2	19.4
Due from banks	12.6	19.0	19.9	23.1	25.2	25.1
Real estate, etc	3.3	5.4	9.0	8.6	12.6	11.1
Expenses	.9	1.3	1.4	1.6	1.2	.9
Cash items	19.0	10.4	8.6	9.1	9.8	7.3
Specie	3.0	2.0	1.2	1.9	2.3	3.0
Legal tenders	8.4	25.1	26.7	27.6	34.4	28.5
Other resources	1.1	1.2	4.8	6.8	6.6	10.8
Total	178.9	237.4	272.3	278.3	383.3	277.9
LIABILITIES.						
Capital stock	42.7	59.3	69.0	80.4	110.9	95.2
Surplus	2.1	2.9	6.8	7.0	5.7	8.0
Undivided profits	10.0	12.4	9.0	10.5	18.3	11.7
State-bank notes	.2	.2	.2	.4	.4	.4
Dividends unpaid		.3	.1	.4	.3	.3
Deposits	110.8	137.6	165.9	157.9	226.7	142.8
Due to banks	8.8	14.2	10.5	13.3	9.4	10.3
Other liabilities	1.3	10.5	10.8	8.4	11.6	9.2
Total	178.9	237.4	272.3	278.3	383.3	277.9

Classification.	1879.	1880.	1881.	1882.	1883.	1884.
	616 banks.	620 banks.	652 banks.	672 banks.	754 banks.	817 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans on real estate Loans on other collateral Loans, other	191.4	206.8	250.8	272.5	322.4	331.0
Overdrafts	.4	.5	1.3	1.2	1.4	1.3
United States bonds	7.7	7.1	12.0	8.7	5.3	2.3
State, etc., bonds Railroad bonds, etc Bank stocks Other bonds, etc	21.9	17.1	24.9	19.8	22.1	31.5
Due from banks	22.2	36.2	46.7	49.9	58.7	48.8
Real estate, etc	11.3	14.2	13.9	13.0	13.6	15.1
Expenses	.8	.9	1.0	1.0	.9	1.0
Cash items	8.8	11.2	16.9	18.5	35.1	28.2
Specie	2.0	6.2	17.1	17.2	17.4	25.4
Legal tenders	37.1	48.8	23.8	24.6	25.3	28.8
Other resources	9.2	5.9	10.6	12.4	9.9	7.7
Total	315.8	354.9	419.0	438.8	512.1	521.1
LIABILITIES						
Capital stock	104.1	90.8	92.9	91.8	102.5	110.0
Surplus	16.7	18.8	21.0	23.1	25.8	31.5
Undivided profits	5.7	6.7	7.9	8.9	11.3	12.7
State bank notes	.1	.3	.3	.3	.2	.2
Dividends unpaid	.5	.5	.6	.5	.1	.5
Deposits	167.0	208.8	261.1	281.8	335.0	325.4
Due to banks	13.1	18.5	18.9	18.3	20.7	27.1
Other liabilities	8.3	10.5	16.0	14.1	16.2	13.7
Total	315.8	354.9	419.0	438.8	512.1	521.1

a In compliance with House resolution, making it one of the duties of the Comptroller of the Currency the Annual Report for 1873 contained the first report of State and savings banks made to this office, and was the first call of that character ever made upon State by Federal officers.

TABLE XXIII—Continued.

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF STATE BANKS FROM 1873 TO 1901—Continued.

Classification.	1885. 975 banks.	1886. 849 banks.	1887. 1,413 banks.	1888. 1,403 banks.	1889. 1,671 banks.	1890. 2,101 banks.	1891. 2,572 banks.	1892. 3,191 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans on real estate	347.9	331.2	435.9	432.0	31.1	34.3	37.2	45.0
Loans on other collateral					97.6	77.8	78.5	42.9
Loans, other					376.6	469.4	507.5	611.7
Overdrafts	1.3	1.2	2.4	2.0	3.1	5.1	4.1	4.8
United States bonds	3.0	4.4	2.5	2.1	3.1	1.3	1.1	.9
State, etc., bonds	32.6	27.2	30.5	34.8	1.0	2.4	2.2	2.3
Railroad bonds, etc					.3	.7	.6	.5
Bank stocks					.3	.5	.4	.9
Other bonds, etc					33.7	35.0	37.5	45.6
Due from banks	59.1	49.7	64.8	58.8	79.8	86.0	82.5	104.6
Real estate, etc	15.9	14.6	20.5	20.2	25.3	27.2	28.8	32.0
Expenses	1.1	1.0	2.1	1.8	2.0	2.6	2.9	3.3
Cash items	26.0	51.7						
Specie	29.9	24.7	110.8	105.3	133.2	120.8	107.5	129.7
Legal tenders	31.0	14.7						
Other resources	5.8	8.3	15.3	14.7	8.9	7.7	15.2	16.5
Total	553.6	528.7	684.8	671.7	796.0	870.8	906.0	1,040.7
LIABILITIES.								
Capital stock	125.3	109.6	141.0	154.9	166.7	188.7	208.6	233.8
Surplus	30.7	27.8	38.5	41.1	48.0	51.9	60.0	66.7
Undivided profits	11.6	10.1	14.5	15.5	16.8	21.8	21.1	23.6
State-bank notes	.1	.1	.2	.1	.1	.1	.1	.1
Dividends unpaid	.5	.4	.7	1.0	.8	.8	.7	.8
Deposits	344.3	342.9	446.6	410.0	507.1	553.1	556.6	648.5
Due to banks	29.9	27.8	32.4	34.5	43.2	37.0	38.8	48.6
Other liabilities	11.2	10.0	10.9	14.3	13.3	17.4	20.1	18.6
Total	553.6	528.7	684.8	671.7	796.0	870.8	906.0	1,040.7

Classification.	1893. 3,579 banks.	1894. 3,586 banks.	1895. 3,774 banks.	1896. 3,708 banks.	1897. 3,857 banks.	1898. 3,965 banks.	1899. 4,191 banks.	1900. 4,369 banks.	1901. 4,983 banks.
RESOURCES.	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*	*Millions.*
Loans on real estate	43.2	42.4	44.3	42.6	50.0	76.1	51.8	61.0	67.8
Loans on other collateral	39.1	89.8	42.1	105.4	92.6	116.5	26.9	34.5	36.3
Loans, other	675.2	533.8	606.4	549.2	527.2	621.2	830.3	934.8	1,079.8
Overdrafts	5.5	5.4	4.9	5.3	6.1	6.3	8.2	8.8	10.5
United States bonds	.4	.6	.9	.7	1.1	4.2	6.5	3.2	4.7
State, etc., bonds	2.5	1.4	1.3	1.4	3.3	2.8	2.5	3.6	5.8
Railroad bonds, etc	.3	.1	.1	.1	.5	.6	.2	3.0	2.4
Bank stocks	.1	.3	.4	.3	.2	2.6	2.2	.4	.1
Other bonds, etc	73.3	82.1	89.3	94.7	101.2	121.5	160.7	179.6	228.5
Due from banks	103.8	119.7	127.6	116.7	144.9	193.9	255.5	254.0	315.8
Real estate, etc	38.6	41.4	43.4	50.9	56.8	57.7	68.0	64.2	70.0
Expenses	4.2	4.1	3.4	3.9	2.7				
Cash and cash items	137.0	144.5	143.1	127.5	144.6	144.2	216.7	201.6	309.6
Other resources	7.5	11.6	40.3	8.5	6.2	8.5	6.5	11.1	31.6
Total	1,130.7	1,077.2	1,147.5	1,107.2	1,138.1	1,356.1	1,636.0	1,759.8	2,160.9
LIABILITIES.									
Capital stock	250.8	244.4	250.3	240.1	228.6	233.6	233.0	237.0	255.0
Surplus	74.2	74.4	74.2	70.7	77.4	81.3	77.4	91.4	103.6
Undivided profits	28.9	28.0	26.9	25.1	21.9	28.3	35.8	38.5	44.1
State-bank notes									
Dividends unpaid	.5	.5	.4	.7	.7	.4	1.0	.7	.7
Deposits	706.9	658.1	712.4	695.7	723.6	912.4	1,164.0	1,266.7	1,610.5
Due to banks	48.3	54.1	63.1	57.8	64.5	84.8	108.5	104.2	115.5
Other liabilities	21.1	17.7	20.2	17.1	18.2	15.3	16.3	21.3	31.5
Total	1,130.7	1,077.2	1,147.5	1,107.2	1,138.1	1,356.1	1,636.0	1,759.8	2,160.9

TABLE XXIV.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL AND OTHER BANKS, ON OR ABOUT JUNE 29, 1901, BY STATES (FROM OFFICIAL AND UNOFFICIAL SOURCES).

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
NEW ENGLAND STATES.						
Maine:						
National	84	$24,831,745	$10,521,000	$22,593,979	$2,800,357	$2,179,721
Savings	51	12,731,661	.....	69,533,058	2,418,605	1,410,376
Loan and trust	17	7,293,312	1,601,800	11,091,434	371,100	553,316
Total	152	44,856,718	12,122,800	103,218,471	5,590,062	4,173,413
New Hampshire:						
National	56	13,072,724	5,550,000	14,341,009	1,470,221	859,281
State	10	1,037,264	610,000	972,097	113,907	11,932
Savings	54	28,199,874	.....	57,128,616	3,140,962	6,630,120
Total	120	42,309,862	6,160,000	72,441,722	4,725,090	7,501,333
Vermont:						
National	47	12,558,331	6,435,000	11,612,936	1,448,905	1,062,806
Savings	41	28,365,522	.....	40,209,059	*b* 3,030,648	.....
Total	88	40,923,853	6,435,000	51,821,995	4,479,553	1,062,806
Massachusetts:						
National	246	292,885,219	77,272,500	237,711,391	29,333,397	11,327,515
Savings	186	357,818,806	.....	540,403,687	23,575,956	10,022,496
Loan and trust	35	97,607,115	11,575,000	117,924,863	8,284,000	1,751,980
Total	467	718,311,140	88,847,500	896,039,941	61,193,353	29,101,991
Rhode Island:						
National	12	28,185,466	11,455,250	18,286,561	3,428,729	1,691,780
State	4	1,022,510	495,000	708,244	.....	157,213
Savings	25	32,523,133	.....	72,330,141	.....	3,879,339
Loan and trust	9	31,611,389	3,760,498	46,999,463	3,013,391	868,908
Total	80	93,342,498	18,710,748	138,324,409	6,442,120	6,597,240
Connecticut:						
National	83	50,802,474	20,357,070	46,760,893	8,006,407	3,314,436
State	8	6,102,460	2,240,000	7,840,220	404,500	489,714
Savings	89	78,197,568	.....	183,781,942	6,954,653	3,557,924
Loan and trust	16	7,309,568	1,939,000	10,979,519	580,268	571,712
Total	196	142,412,070	24,536,070	249,362,574	15,945,828	7,933,786
Total national banks	558	422,335,959	134,590,820	351,306,769	46,488,016	25,435,539
Total State banks	22	8,162,234	3,345,000	9,520,561	518,407	658,859
Total savings banks	446	537,836,564	.....	963,386,503	39,120,821	25,530,255
Total loan and trust companies	77	143,821,384	18,876,298	186,995,279	12,248,759	6,745,916
Total, New England States	1,103	1,112,156,141	156,812,118	1,511,209,112	98,376,006	56,370,569
EASTERN STATES.						
New York:						
National	341	739,330,032	97,056,290	784,048,225	61,873,190	41,963,522
State	198	231,584,728	28,885,700	359,735,580	18,310,118	10,595,824
Savings	128	439,010,757	.....	987,321,809	116,975,246	.....
Loan and trust	58	613,501,477	17,450,000	802,518,096	76,713,013	21,648,716
Private *a*	53	3,136,000	1,723,500	6,022,000	402,860	108,000
Total	778	2,026,562,994	175,115,490	2,939,945,710	274,304,727	74,316,062
New Jersey:						
National	122	66,520,285	15,358,900	76,553,572	8,849,272	6,646,316
State	20	7,815,764	1,753,750	8,633,674	998,300	425,696
Savings	27	26,713,417	.....	63,361,489	5,754,166	.....
Loan and trust	32	29,522,344	5,834,100	50,568,356	1,971,067	4,429,483
Total	201	130,601,810	22,946,750	199,117,091	17,572,805	11,501,495

a Unofficial.

b Includes $945,000 capital stock trust companies.

TABLE XXIV—Continued.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL AND OTHER BANKS, ON OR ABOUT JUNE 29, 1901, BY STATES, ETC.—Continued.

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
EASTERN STATES—c'td.						
Pennsylvania:						
National	502	$384,028,738	$79,073,119	$423,414,268	$57,163,866	$15,452,796
State	103	33,530,676	8,964,662	91,202,052	7,252,129	2,557,013
Savings	15	5,267,616	.....	113,748,461	8,592,114	1,424,236
Loan and trust	115	125,214,973	47,805,686	196,552,932	23,323,230	12,986,279
Private *a*	76	10,861,000	3,850,085	11,870,000	785,766	420,150
Total	811	558,903,003	139,693,552	836,787,713	97,117,105	32,840,474
Delaware:						
National	20	6,486,342	2,158,985	7,008,089	1,006,150	409,677
State *a*	3	1,863,440	500,000	1,407,086	394,229	97,673
Savings *a*	2	2,717,407	.....	5,511,495	172,467	23,925
Loan and trust *a*	3	1,207,527	1,050,000	3,724,878	300,000	199,378
Total	28	12,274,716	3,708,985	17,651,548	2,472,846	730,653
Maryland:						
National	76	55,265,500	15,646,960	50,645,762	6,426,896	2,599,528
State	28	5,376,291	1,508,990	7,262,801	433,766	196,881
Savings	20	8,947,679	.....	61,250,694	2,243,502	660,745
Loan and trust	5	7,056,967	4,950,000	9,017,219	3,850,000	1,813,214
Private *a*	9	1,224,797	578,474	941,277	77,202	47,968
Total	138	77,871,234	22,684,424	129,117,753	13,031,366	5,318,336
District of Columbia:						
National	12	13,342,382	3,027,000	19,647,958	1,753,456	661,121
Savings *a*	4	1,050,008	220,500	1,102,420	8,502	10,519
Loan and trust	4	10,873,624	4,450,000	12,791,857	575,000	369,687
Total	20	25,266,014	7,697,500	33,542,235	2,336,958	1,041,327
Total national banks	1,073	1,264,973,279	212,321,254	1,361,317,874	137,072,830	67,732,960
Total state banks	352	280,200,899	41,613,102	468,241,193	27,388,842	13,873,087
Total savings banks	196	483,706,884	220,500	1,232,596,368	134,345,997	2,119,425
Total loan and trust companies	217	787,376,912	111,539,786	1,075,173,338	106,762,310	41,446,757
Total private banks	138	15,221,797	6,152,059	18,833,277	1,265,828	570,118
Total, Eastern States	1,976	2,831,479,771	371,846,701	4,156,162,050	406,835,807	125,748,347
SOUTHERN STATES.						
Virginia:						
National	47	23,642,332	5,334,430	26,002,728	1,913,198	2,480,467
State	111	25,583,445	6,404,550	25,491,027	1,822,463	1,731,653
Private *a*	13	1,083,000	321,600	1,298,000	46,173	52,500
Total	171	50,308,777	12,060,580	52,791,755	3,781,834	4,264,620
West Virginia:						
National	46	15,080,291	4,083,040	19,562,761	1,209,477	529,897
State	101	19,848,794	4,165,177	26,225,147	1,327,480	686,903
Savings	1	306,396	.....	563,264	8,200	345
Private *a*	5	120,000	103,000	150,000	28,000	500
Total	153	35,355,481	8,351,217	46,501,172	2,573,157	1,217,645
North Carolina:						
National	35	10,517,101	3,092,650	8,479,595	947,108	571,604
State	79	8,823,923	2,542,876	7,707,702	461,378	426,175
Savings	13	1,991,283	219,100	2,096,453	28,627	64,213
Private	17	1,071,557	177,312	874,618	82,533	41,096
Total	144	22,403,864	6,031,938	19,158,368	1,519,646	1,103,088
South Carolina:						
National	17	8,536,471	2,098,000	5,703,286	713,319	633,758
State *a*	107	14,758,000	5,511,457	15,201,000	821,652	874,500
Savings *a*	11	3,698,641	639,000	5,872,221	249,681	178,071
Private *a*	10	360,000	179,000	457,000	500	.....
Total	145	27,353,112	8,427,457	27,233,507	1,785,152	1,686,329

a Unofficial.

TABLE XXIV—Continued.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL AND OTHER BANKS, ON OR ABOUT JUNE 29, 1901, BY STATES, ETC.—Continued.

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
SOUTHERN STATES—c't'd.						
Georgia:						
National	32	$15,371,496	$4,416,000	$12,929,784	$1,571,406	$1,187,663
State	169	33,627,593	9,315,127	23,585,161	3,766,876	.....
Loan and trust *a*	34	5,805,000	3,745,500	4,581,000	664,000	277,700
Private *a*	42	2,132,000	1,892,315	1,850,000	321,300	56,000
Total	277	57,436,089	19,368,942	42,945,945	6,323,582	1,521,363
Florida:						
National	17	5,243,564	1,355,000	8,810,991	658,600	239,587
State	20	2,356,101	657,500	3,639,395	123,737	94,210
Private *a*	9	97,000	13,000	86,000	28,000	7,000
Total	46	7,696,665	2,025,500	12,536,386	810,337	340,795
Alabama:						
National	33	11,585,347	3,590,000	13,196,624	689,860	969,404
State *a*	61	7,145,000	4,075,800	8,871,000	764,250	455,900
Private *a*	35	1,454,600	2,199,000	1,451,500	140,350	50,500
Total	129	20,184,947	9,864,800	23,519,124	1,594,460	1,475,804
Mississippi:						
National	14	4,261,702	1,130,000	3,866,028	486,700	280,216
State	117	18,379,663	4,890,811	13,677,775	720,920	950,528
Private *a*	6	370,000	185,500	450,000	5,000	4,000
Total	137	23,011,365	6,206,311	17,993,803	1,212,620	1,234,744
Louisiana:						
National	25	23,477,168	3,747,500	24,232,699	3,543,200	977,391
State	66	18,376,216	4,255,287	18,940,541	631,295	1,121,254
Private *a*	1	4,700	9,000	4,900	4,091	.....
Total	92	41,858,084	8,011,787	43,178,140	4,178,586	2,098,645
Texas:						
National	276	71,710,877	21,889,250	78,612,895	6,421,599	4,142,986
Loan and trust *a*	22	1,440,000	2,498,282	340,500	82,000	43,000
Private *a*	141	7,065,500	9,903,790	8,705,000	380,236	376,000
Total	439	80,216,377	34,291,322	87,658,395	6,883,835	4,561,986
Arkansas:						
National	9	3,844,785	1,107,500	3,963,009	322,500	191,387
State *a*	117	8,371,000	3,859,825	10,515,000	748,844	312,600
Private *a*	11	455,500	361,712	525,000	34,490	9,600
Total	137	12,671,285	5,329,037	15,003,009	1,105,834	513,587
Kentucky:						
National	84	35,787,591	12,860,710	31,985,942	3,999,492	1,005,736
State and private	237	32,017,374	10,087,425	35,636,783	2,256,084	503,591
Loan and trust *a*	4	1,645,786	1,550,000	396,072	249,565	36,637
Total	325	69,450,751	24,498,135	68,018,797	6,505,141	1,545,964
Tennessee:						
National	55	24,594,466	7,265,440	23,897,817	1,795,873	1,091,198
State	132	15,909,046	5,656,337	15,983,268	1,009,350	.....
Savings	7	2,929,856	392,500	4,918,559	140,334	121,657
Private *a*	9	163,000	188,000	171,000	18,000	.....
Total	203	43,596,368	13,502,277	44,970,644	2,963,557	1,212,855
Total national banks	690	254,153,191	71,969,520	261,244,160	24,272,332	14,301,294
Total State banks	1,317	205,196,155	61,422,172	205,473,799	14,454,329	7,157,314
Total savings banks	32	8,926,176	1,250,000	13,450,497	126,842	364,286
Total loan and trust companies	60	8,890,786	7,793,782	5,317,572	995,565	357,337
Total private banks	303	16,022,643	15,533,229	16,419,090	1,338,238	633,833
Total Southern States	2,402	493,188,951	157,969,303	501,905,118	41,487,306	22,814,064

a Unofficial.

TABLE XXIV—Continued.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL AND OTHER BANKS, ON OR ABOUT JUNE 29, 1901, BY STATES, ETC.—Continued.

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
MIDDLE STATES.						
Ohio:						
National	296	$182,041,207	$50,371,300	$177,310,763	$15,473,887	$6,577,119
State	198	94,027,952	18,323,310	119,744,444	3,555,091	2,818,836
Savings	4	16,238,663	.....	43,672,493	2,110,000	702,801
Private *a*	92	14,280,258	2,108,988	22,649,205	609,483	305,895
Total	590	306,588,080	70,803,598	363,376,905	21,748,461	10,404,651
Indiana:						
National	132	51,178,702	15,330,500	67,477,614	5,186,990	1,560,352
State	106	15,277,203	4,682,719	19,652,018	782,014	431,975
Savings	5	4,743,477	.....	6,561,464	539,150	136,304
Loan and trust	29	6,233,780	3,424,320	7,372,407	283,500	288,772
Private *a*	204	10,819,600	5,533,165	14,478,370	509,495	309,820
Total	476	88,252,762	28,970,644	115,541,873	7,301,149	2,727,223
Illinois:						
National	255	251,833,426	38,142,000	223,071,265	15,707,271	8,674,954
State	161	147,091,664	19,575,000	197,437,893	10,263,226	4,330,219
Private *a*	370	17,772,000	4,711,680	21,787,500	817,135	190,600
Total	786	416,697,090	62,431,680	442,296,658	26,787,632	13,195,773
Michigan:						
National	85	53,602,487	11,585,000	59,188,651	3,125,136	1,655,759
State	207	58,704,575	13,672,440	120,201,802	3,723,526	2,304,570
Private *a*	141	5,035,000	2,495,166	6,060,200	272,185	168,400
Total	433	117,342,062	27,752,606	185,450,653	7,120,847	4,128,729
Wisconsin:						
National	92	58,412,640	10,465,000	71,167,328	2,728,479	1,366,886
State	151	39,000,335	6,824,725	51,051,755	1,131,559	1,077,408
Savings	1	322,694	.....	634,236	35,511	.....
Private	138	8,632,729	1,154,322	11,679,996	.....	572,510
Total	382	106,368,398	18,444,047	134,533,315	3,895,549	3,016,804
Minnesota:						
National	92	49,226,439	12,075,000	52,173,124	2,565,554	1,341,141
State	208	31,045,050	6,865,240	29,787,581	1,137,978	835,902
Savings	11	4,896,822	.....	13,961,616	440,100	167,945
Loan and trust	7	908,376	1,971,300	1,144,078	65,052	157,200
Private *a*	195	7,784,000	3,994,000	781,000	511,450	284,500
Total	513	93,860,687	24,905,540	97,847,399	4,720,134	2,786,691
Iowa:						
National	220	63,018,152	14,896,100	61,032,595	3,399,985	1,522,545
State	218	38,098,454	9,474,800	41,153,346	1,330,440	1,197,647
Savings	256	66,843,159	9,370,600	73,578,268	1,379,720	1,288,620
Private *a*	413	17,230,000	9,090,618	15,098,305	670,626	343,520
Total	1,107	185,189,765	42,832,118	190,862,514	6,780,771	4,352,332
Missouri:						
National	71	122,032,724	20,135,000	85,868,501	6,031,900	4,964,172
State	588	78,669,647	17,836,800	96,674,440	5,752,779	4,714,595
Private	24	5,993,179	873,370	7,621,699	265,513	117,920
Total	683	206,695,550	38,845,170	190,164,640	12,050,192	6,796,687
Total national banks	1,243	831,345,777	172,999,900	797,289,841	54,219,202	27,662,931
Total State banks	1,837	501,914,880	97,255,034	675,703,279	27,676,643	14,711,152
Total savings banks	277	93,044,815	9,370,600	138,408,077	4,504,481	2,295,670
Total loan and trust companies	36	7,142,156	5,595,620	8,516,485	348,552	445,972
Total private banks	1,577	87,546,766	29,961,249	100,156,275	3,655,887	2,203,165
Total Middle States	4,970	1,520,994,394	314,985,403	1,720,073,957	90,404,735	47,408,890

a Unofficial.

TABLE XXIV—Continued.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL AND OTHER BANKS ON OR ABOUT JUNE 29, 1901, BY STATES, ETC.—Continued.

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
WESTERN STATES.						
North Dakota:						
National	35	$6,151,565	$1,750,000	$5,538,425	$240,000	$373,344
State and private	133	5,669,725	1,442,500	5,271,435	192,866	241,387
Total	168	11,821,290	3,192,500	10,809,860	432,866	614,731
South Dakota:						
National	30	5,493,360	1,535,000	7,590,837	213,000	323,014
State and private	195	9,333,663	2,341,918	11,303,286	314,009	491,980
Total	225	14,827,023	3,876,918	18,894,123	527,009	814,994
Nebraska:						
National	115	38,803,622	10,045,000	37,972,231	1,727,085	860,140
State and private	421	23,805,525	7,080,596	30,564,634	1,168,771	1,081,285
Total	536	62,609,147	17,125,596	68,536,865	2,895,856	1,941,425
Kansas:						
National	118	30,433,996	8,634,600	34,501,574	1,517,432	1,297,657
State and private	410	25,836,013	6,960,400	37,097,402	1,503,995	1,380,628
Total	528	56,270,009	15,595,000	71,598,976	3,021,427	2,678,285
Montana:						
National	22	11,663,726	2,430,000	13,440,822	500,000	657,339
State	18	8,235,306	1,190,000	10,582,377	215,168	523,288
Private *a*	17	1,304,500	598,873	2,227,000	20,000	18,700
Total	57	21,203,532	4,218,873	26,250,199	735,168	1,199,327
Wyoming:						
National	13	3,916,811	860,000	4,358,845	110,550	148,923
State	10	697,231	141,750	681,465	46,747	39,433
Private	9	1,093,676	179,868	1,171,810	12,355	41,745
Total	32	5,707,718	1,181,618	6,212,120	199,652	230,101
Colorado:						
National	41	30,530,072	4,427,000	52,191,265	1,301,336	908,885
State	31	6,313,181	1,445,000	9,395,877	104,508	171,131
Loan and trust *a*	13	1,110,000	1,987,100	2,200,000	350,000	55,000
Private *a*	39	1,492,047	742,000	3,220,563	134,095	116,273
Total	124	39,445,300	8,601,100	67,007,705	1,889,939	1,251,289
New Mexico:						
National	10	3,002,458	761,800	4,338,679	178,250	108,331
State	10	1,108,313	342,119	1,353,358	.....	49,247
Private *a*	4	61,000	53,000	125,000	.....	.....
Total	24	4,171,771	1,156,919	5,817,037	178,250	157,578
Oklahoma:						
National	38	4,262,046	1,345,000	7,831,720	108,647	163,111
State	113	3,542,339	867,052	6,039,297	143,202	231,031
Private *a*	1	25,000	10,000	20,000	.....	1,000
Total	152	7,829,385	2,222,052	13,891,017	251,849	395,142
Indian Territory:						
National	47	5,170,892	1,908,375	4,601,917	366,059	262,502
Private *a*	20	609,000	315,000	764,000	35,900	21,500
Total	67	5,779,892	2,223,375	5,365,917	401,959	284,002
Total national banks	469	139,428,548	33,696,775	172,366,315	6,292,359	5,103,246
Total State banks	1,341	84,541,296	21,811,335	112,289,131	3,689,266	4,209,610
Total loan and trust co.'s	13	1,110,000	1,987,100	2,200,000	350,000	55,000
Total private banks	90	1,585,223	1,898,741	7,528,373	202,350	199,218
Total Western States	1,913	229,665,067	59,393,951	294,383,819	10,533,975	9,566,874

a Unofficial.

TABLE XXIV—Continued.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL AND OTHER BANKS, ON OR ABOUT JUNE 29, 1901, BY STATES, ETC.—Continued.

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
PACIFIC STATES.						
Washington:						
National	31	$14,542,214	$3,205,000	$22,731,848	$679,000	$821,376
State	31	5,120,981	1,497,300	9,859,442	25,249	199,559
Private *a*	28	922,000	520,000	1,680,000	38,615	17,300
Total	90	20,585,195	5,222,300	34,271,290	742,864	1,038,235
Oregon:						
National	29	7,955,725	2,393,830	13,240,880	501,750	1,003,545
State *a*	40	2,880,000	6,403,750	3,900,000	695,107	90,000
Private *a*	16	515,000	1,090,000	670,000	269,500	2,000
Total	85	11,350,725	9,887,580	17,810,880	1,466,357	1,095,545
California:						
National	41	36,870,456	11,255,000	40,589,875	3,931,650	1,941,217
State	180	91,451,871	29,687,327	98,848,187	24,072,115	.....
Savings	56	96,225,921	7,839,705	170,758,091	7,460,610	.....
Private	21	1,664,982	813,903	1,755,270	266,916	.....
Total	298	226,213,230	49,595,935	311,951,423	35,731,291	1,941,217
Idaho						
National	11	2,067,268	600,000	4 323,936	206.000	174,864
State *a*	19	1,627,000	672,000	2,565,000	61,900	14,500
Private *a*	10	384,000	286,665	360,000	16,250	15,000
Total	40	4,078,268	1,558,665	7,248,936	284,150	204,364
Utah						
National	10	4,180,239	1,600,000	7,080,807	409,987	260,502
State and private	28	17,759,593	2,789,200	25,139,338	5,874,024	3,446,629
Total	38	21,939,832	4,389,200	32,220,145	6,284,011	3,707,131
Nevada						
National	1	502,901	82.000	406,276	5,000	974
State *a*	6	1,595,000	530,000	1,810,000	119,816	155,000
Private *a*	2	47,000	65,000	65,000	6,000	.....
Total	9	2,144,901	677,000	2,281,276	130,816	155,974
Arizona:						
National	7	1,696,589	455,000	2,784,396	90,000	95,597
State	16	1,934,315	470,000	3,233,496	60,000	92,486
Private *a*	4	92,000	65,000	252,000	.....	12,500
Total	27	3,722,904	990,000	6,269,892	150,000	200,583
Alaska:						
National	1	54,640	50,000	141,852	1,050	2,020
State *a*	2	.....	275,000	.....	.....	.....
Private *a*	2	108,461	75,000	338,758	.....	10,917
Total	5	163,101	400,000	480,610	1,050	12,937
Total national	131	67,870,032	19,640,830	91,299,870	5,824,437	4,300,095
Total State banks	322	122,368,760	42,324,577	145,355,463	30,908,211	3,998,174
Total savings banks	56	96,225,921	7,839,705	170,758,091	7,460,610	.....
Total private banks	83	3,733,443	2,915,568	5,121,028	597,281	57,717
Total Pacific States	592	290,198,156	72,720,680	412,534,452	44,790,539	8,355,986
ISLANDS.						
Hawaii:						
National	1	946,801	500,000	837,677	25,000	9,577
State *a*	3	1,733,092	850,000	1,703,551	50,000	145,042
Private *a*	2	1,238,926	500,000	1,200,000	20,000	.....
Total	6	3,918,819	1,850,000	3,541,228	95,000	154,619

a Unofficial.

TABLE XXIV—Continued.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF NATIONAL AND OTHER BANKS ON OR ABOUT JUNE 29, 1901, BY STATES, ETC.—Continued.

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
ISLANDS—Continued.						
Porto Rico:						
State *a*	3	$1,721,872	$970,000	$1,753,782	$101,391	$34,808
Total	3	1,721,872	970,000	1,753,782	101,391	34,808
Philippines:						
State	7	8,267,571	1,493,978	17,523,592	840,336	401,096
Total	7	8,267,571	1,493,978	17,523,592	840,336	401,096
Total national banks	1	946,801	500,000	837,677	25,000	9,577
Total State banks	13	11,722,535	3,313,978	20,980,925	991,727	580,946
Total private banks	2	1,238,926	500,000	1,200,000	20,000	.....
Total islands	16	13,908,262	4,313,978	23,018,602	1,036,727	590,523

a Unofficial.

TABLE XXV.

LOANS, CAPITAL, DEPOSITS, SURPLUS, AND UNDIVIDED PROFITS OF EACH CLASS OF BANKS IN GEOGRAPHICAL DIVISIONS, AND IN THE UNITED STATES ON OR ABOUT JUNE 29, 1901 (FROM OFFICIAL AND UNOFFICIAL SOURCES).

Location and character.	Number of banks.	Loans.	Capital.	Deposits.	Surplus.	Undivided profits.
National banks:						
New England States	558	$422,335,959	$134,590,820	$351,306,769	$46,488,016	$23,435,539
Eastern States	1073	1,264,973,279	212,321,254	1,361,317,874	137,072,830	67,732,960
Southern States	690	254,153,191	71,969,520	261,244,160	24,272,332	14,301,294
Middle States	1243	831,345,777	172,999,900	797,289,841	54,219,202	27,662,931
Western States	469	139,428,548	33,696,775	172,366,315	6,292,359	5,103,246
Pacific States	131	67,870,032	19,640,830	91,299,870	5,824,437	4,300,095
Islands (Hawaii)	1	946,802	500,000	837,077	25,000	9,577
Total	4,165	2,981,053,588	645,719,099	3,035,662,506	274,194,176	142,545,642
State banks:						
New England States	22	8,162,234	3,345,000	9,520,561	518,407	658,859
Eastern States	352	280,200,899	41,613,102	468,241,193	27,388,842	13,873,087
Southern States	1,317	205,196,155	61,422,172	205,473,799	14,454,329	7,157,314
Middle States	1,837	501,914,880	97,255,034	675,703,279	27,676,613	14,711,152
Western States	1,341	84,541,296	21,811,335	112,289,131	3,689,266	4,209,410
Pacific States	322	122,368,760	42,324,577	145,355,463	30,908,211	3,998,174
Islands	13	11,722,535	3,313,978	20,980,925	991,727	580,946
Total	5,204	1,214,106,759	271,085,198	1,637,564,351	105,627,395	45,188,942
Savings banks:						
New England States	446	537,836,564	.....	963,286,503	39,120,824	25,530,255
Eastern States	196	483,706,884	220,500	1,232,596,368	134,345,997	2,119,425
Southern States	32	8,926,176	1,250,600	13,450,497	426,842	364,286
Middle States	277	93,044,815	9,370,600	138,408,077	4,504,481	2,295,670
Pacific States	56	96,225,921	7,839,705	170,758,091	7,460,610	.....
Total	1,007	1,219,740,360	18,681,405	2,518,599,536	185,858,754	30,309,636
Loan and trust companies:						
New England States	77	143,821,384	18,876,298	186,994,279	12,248,759	6,745,916
Eastern States	217	787,376,912	111,539,786	1,075,173,338	106,762,310	41,446,757
Southern States	60	8,890,786	7,793,782	5,317,572	995,565	357,337
Middle States	36	7,142,156	5,395,620	8,516,485	348,552	445,972
Western States	13	1,110,000	1,987,100	2,200,000	350,000	55,000
Total	403	948,341,238	145,592,586	1,278,202,674	120,705,186	49,050,982
Private banks:						
Eastern States	138	15,221,797	6,152,059	18,833,277	1,265,828	576,118
Southern States	303	16,022,643	15,533,229	16,419,096	1,338,238	633,833
Middle States	1,577	87,546,766	29,964,249	100,156,275	3,655,887	2,293,165
Western States	90	4,585,223	1,898,741	7,528,373	202,350	199,218
Pacific States	83	3,773,443	2,915,568	5,121,028	597,281	57,717
Islands	2	1,238,926	500,000	1,200,000	20,000	.....
Total	2,193	128,388,798	56,963,846	149,258,043	7,079,584	3,760,051
United States:						
National banks	4,165	2,981,053,588	645,719,099	3,035,662,506	274,194,176	142,545,642
State banks	5,204	1,214,106,759	271,085,198	1,637,564,351	105,627,395	45,188,942
Savings banks	1,007	1,219,740,360	18,681,405	2,518,599,536	185,858,754	30,309,636
Loan and trust companies	403	948,341,238	145,592,586	1,278,202,674	120,705,186	49,050,982
Private banks	2,193	128,388,798	56,963,846	149,258,043	7,079,584	3,760,051
Total	12,972	6,491,630,743	1,138,042,134	8,619,285,110	693,465,095	270,855,253

AGGREGATE RESOURCES AND LIABILITIES

OF

THE NATIONAL BANKS

FROM

OCTOBER, 1863, TO OCTOBER, 1901.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1863.

Resources.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Loans and discounts				$5,466,088.33
U. S. bonds and securities				5,662,600.00
Other items				106,009.12
Due from nat'l and other b'ks				2,625,597.05
Real estate, furniture, etc				177,565.69
Current expenses				53,808.92
Premiums paid				2,503.69
Checks and other cash items				492,138.58
Bills of nat'l and other banks				764,725.00
Specie and other lawful mon'y				1,446,607.62
Total				16,797,644.00

1864.

Resources.	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Loans and discounts	$10,666,095.60	$31,593,943.43	$70,746,513.33	$93,238,657.92
U. S. bonds and securities	15,112,250.00	41,175,150.00	92,530,500.00	108,064,400.00
Other items	74,571.48	432,059.95	842,017.73	1,434,739.76
Due from national banks		4,699,479.56	15,935,730.13	19,965,720.47
Due from other b'ks and b'krs	*a* 4,786,124.58	8,537,908.94	17,337,558.66	14,051,396.31
Real estate, furniture, etc	381,144.00	755,696.41	1,694,049.46	2,202,318.20
Current expenses	118,854.43	352,720.77	502,341.31	1,021,569.02
Checks and other cash items	577,507.92	2,651,916.96	5,057,122.90	7,640,169.14
Bills of nat'l and other banks	895,521.00	1,660,000.00	5,344,172.00	4,687,727.00
Specie and other lawful mon'y	5,018,622.57	22,961,411.64	42,283,798.23	44,801,497.48
Total	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.30

1865.

Resources.	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Loans and discounts	$166,448,718.00	$252,404,208.07	$362,442,743.08	$487,170,136.29
U. S. bonds and securities	176,578,750.00	277,619,900.00	391,744,850.00	427,731,300.00
Other items	3,294,883.27	4,275,769.54	12,569,120.38	19,048,513.15
Due from national banks	30,820,175.44	40,963,243.47	76,977,539.59	89,978,980.55
Due from other b'ks and b'krs	19,836,072.83	22,554,636.57	26,078,028.01	17,393,232.25
Real estate, furniture, etc	4,083,226.12	6,525,118.80	11,231,257.28	14,703,281.77
Current expenses	1,053,725.34	2,298,025.65	2,338,775.56	4,539,525.11
Premiums paid	1,323,023.56	1,823,291.84	2,243,210.31	2,585,501.06
Checks and other cash items	17,837,496.77	29,681,394.13	41,314,904.50	72,309,854.44
Bills of nat'l and other banks	14,275,153.00	13,710,370.00	21,651,826.00	16,247,241.00
Specie	4,481,937.68	6,659,660.47	9,437,060.40	18,072,012.59
Legal tenders and fract'l cur'y	72,535,504.67	112,999,320.59	168,426,166.55	189,988,496.28
Total	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

a Including amount due from national banks.

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901.

1863.

Liabilities.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Capital stock				$7,188,393.00
Undivided profits				128,030.06
Individual and other deposits				8,497,681.84
Due to nat'l and other banks *a*				981,178.59
Other items				2,360.51
Total				16,797,644.00

1864.

Liabilities.	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Capital stock	$14,740,522.00	$42,204,474.00	$75,213,945.00	$86,782,802.00
Surplus fund			1,129,910.22	2,010,286.10
Undivided profits	432,827.81	1,625,656.87	3,094,330.11	5,982,392.22
Nat'l-bank notes outstanding	30,155.00	9,797,975.00	25,825,665.00	45,260,504.00
Individual and other deposits	19,450,492.53	51,274,914.01	119,414,239.03	122,166,536.40
Due to nat'l and other banks *a*	2,153,779.38	6,814,930.40	27,382,006.37	34,862,384.81
Other items	822,914.86	3,102,337.38	213,708.02	43,289.77
Total	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.30

1865.

Liabilities.	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Capital stock	$135,618,874.00	$215,326,023.00	$325,834,558.00	$393,157,206.00
Surplus fund	8,663,311.22	17,318,942.65	31,303,565.64	38,713,380.72
Undivided profits	12,283,812.65	17,809,307.14	23,159,408.17	32,350,278.19
Nat'l-bank notes outstanding	66,769,375.00	98,896,488.00	131,452,158.00	171,321,903.00
Individual and other deposits	183,479,636.98	262,961,473.13	398,357,559.59	500,910,873.22
United States deposits	37,764,729.77	57,630,141.01	58,032,720.67	48,170,381.31
Due to national banks	30,619,175.57	41,301,031.16	78,261,045.64	90,044,837.08
Due to other b'ks and b'kers *a*	37,104,130.62	59,692,581.64	79,591,594.93	84,155,161.27
Other items	265,620.87	578,951.37	462,871.02	944,053.70
Total	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

a Including State-bank circulation outstanding.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1866.

Resources.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Loans and discounts	$500,650,109.19	$528,080,526.70	$550,353,094.17	$603,314,704.83
U.S.b'ds dep'd to secure circ'n	298,376,850.00	315,850,300.00	326,483,350.00	331,843,200.00
Other U.S. b'ds and securities	142,003,500.00	125,625,750.00	121,152,950.00	94,974,650.00
Oth'r stocks, b'ds, and mortg's	17,483,753.18	17,379,738.92	17,565,911.46	15,887,490.06
Due from national banks	93,254,551.02	87,564,329.71	96,696,482.66	107,650,174.18
Due from other b'ks and b'k'rs	14,658,229.87	13,682,345.12	13,982,613.23	15,211,117.16
Real estate, furniture, etc	15,436,296.16	15,895,564.46	16,730,923.62	17,134,002.58
Current expenses	3,193,717.78	4,927,599.79	3,032,716.27	5,311,253.35
Premiums paid	2,423,918.02	2,233,516.31	2,398,872.26	2,493,773.47
Checks and other cash items	89,837,684.50	105,490,619.36	96,077,134.53	103,684,249.21
Bills of nat'l and other banks	20,406,442.00	18,279,816.00	17,866,742.00	17,437,779.00
Specie	19,205,018.75	17,529,778.42	12,629,376.30	9,226,831.82
Legal tenders and fract'l cur'y	187,846,548.82	189,867,852.52	201,425,041.63	205,793,578.76
Total	1,404,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,962,804.42

1867.

Resources.	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Loans and discounts	$608,771,799.61	$597,648,286.53	$588,450,396.12	$609,675,214.61
U.S.b'ds dep'd to secure circ'n	339,570,700.00	338,863,650.00	337,684,250.00	338,640,150.00
U.S.b'ds dep'd to sec're dep'ts	36,185,950.00	38,465,800.00	38,368,950.00	37,862,100.00
U.S.b'ds and sec'ties on hand	52,949,300.00	46,639,400.00	45,633,700.00	42,460,800.00
Oth'r stocks, b'ds, and mortg's	15,073,737.45	20,194,875.21	21,452,615.43	21,507,881.42
Due from national banks	92,552,206.29	94,121,186.21	92,308,911.87	95,217,610.14
Due from other b'ks and b'k'rs	12,996,157.49	10,737,392.90	9,663,322.82	8,389,226.47
Real estate, furniture, etc	18,925,315.51	19,625,893.81	19,800,905.86	20,639,708.23
Current expenses	2,822,675.18	5,693,784.17	3,249,153.31	5,297,494.13
Premiums paid	2,860,398.85	3,411,325.56	3,338,600.37	2,761,186.35
Checks and other cash items	101,430,220.18	87,951,405.13	128,312,177.79	134,603,231.51
Bills of national banks	19,263,718.00	12,873,785.00	16,138,769.00	11,841,104.00
Bills of other banks	1,176,142.00	825,748.00	531,267.00	333,209.00
Specie	19,726,043.20	11,444,529.15	11,128,672.98	12,798,044.40
Legal tenders and fract'l cur'y	104,872,371.64	92,861,254.17	102,531,613.46	100,550,849.91
Compound-interest notes	82,047,250.00	84,065,790.00	75,488,220.00	56,888,250.00
Total	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

Resources.	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Loans and discounts	$616,603,479.89	$628,029,347.65	$655,729,546.42	$657,668,847.83
U.S.b'ds dep'd to secure circ'n	339,064,200.00	339,686,650.00	339,569,100.00	340,487,050.00
U.S.b'ds dep'd to sec're dep'ts	37,315,750.00	37,446,000.00	37,853,150.00	37,360,150.00
U.S.b'ds and sec'ties on hand	44,164,500.00	45,958,550.00	43,068,350.00	36,817,600.00
Oth'r stocks, b'ds, and mortg's	19,365,864.77	19,874,384.33	20,007,327.42	20,693,406.40
Due from national banks	99,311,446.60	95,900,606.35	114,434,097.93	102,278,547.77
Due from other b'ks and b'k'rs	8,180,199.74	7,074,297.44	8,642,456.72	7,848,822.24
Real estate, furniture, etc	21,125,665.68	22,082,570.25	22,699,829.70	22,747,875.18
Current expenses	2,986,893.86	5,428,460.25	2,938,519.04	5,278,911.22
Premiums paid	2,464,536.96	2,660,106.09	2,432,074.37	1,819,815.50
Checks and other cash items	109,390,266.37	111,993,036.23	124,076,097.71	143,241,394.99
Bills of national banks	16,655,572.00	12,573,511.00	13,210,179.00	11,842,974.00
Bills of other banks	264,269.00	196,106.00	342,550.00	222,668.00
Fractional currency	1,927,876.78	1,825,640.16	1,863,358.91	2,262,791.97
Specie	20,981,601.45	18,373,943.22	20,755,919.04	13,003,713.39
Legal tender notes	111,306,491.00	84,390,219.00	100,166,100.00	92,453,475.00
Compound-interest notes	39,997,030.00	38,917,490.00	19,473,420.00	4,513,730.00
Three per cent certificates	8,245,000.00	24,255,000.00	44,905,000.00	59,080,000.00
Total	1,502,647,644.10	1,499,668,929.97	1,572,167,076.26	1,559,624,773.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1866.

Liabilities.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Capital stock	$403,357,346.00	$409,273,534.00	$414,270,493.00	$415,472,369.00
Surplus fund	13,000,370.78	14,687,810.54	50,151,991.77	53,359,277.64
Undivided profits	28,972,493.70	30,964,422.73	29,286,175.45	32,593,486.69
Nat'l-bank notes outstanding	213,239,530.00	248,886,282.00	267,798,678.00	280,253,818.00
State-b'k notes outstanding	45,449,155.00	33,800,865.00	19,996,163.00	9,748,025.00
Individual deposits	522,507,829.27	534,734,950.33	533,338,174.25	564,616,777.64
U. S. deposits	29,747,236.15	29,150,729.82	36,038,185.03	30,420,819.80
Dep'ts of U. S. disb'ng officers			3,066,892.22	2,979,955.77
Due to national banks	94,709,074.15	89,067,501.54	96,496,726.42	110,531,957.31
Due to other b'ks and bankers	23,793,584.24	21,841,641.35	25,951,728.99	26,986,317.57
Total	1,404,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,962,804.42

1867.

Liabilities.	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Capital stock	$420,229,739.00	$419,399,484.00	$418,558,118.00	$420,673,415.00
Surplus fund	59,992,874.57	60,206,013.58	63,232,811.12	66,695,587.01
Undivided profits	26,961,382.60	31,131,034.39	30,656,222.84	33,751,446.21
Nat'l-bank notes outstanding	291,436,749.00	292,788,572.00	291,769,553.00	293,887,941.00
State-b'k notes outstanding	6,961,499.00	5,460,312.00	4,484,112.00	4,092,153.00
Individual deposits	558,699,768.06	512,046,182.47	539,599,076.10	540,797,837.51
U. S. deposits	27,284,876.93	27,473,005.66	29,838,391.53	23,062,119.92
Dep'ts of U. S. disb'ng officers	2,177,509.48	2,650,981.39	3,474,192.74	4,352,379.43
Due to national banks	92,761,998.43	91,156,890.89	89,821,751.60	93,111,240.89
Due to other b'ks and bankers	24,416,588.33	23,138,629.46	22,659,267.08	19,644,940.20
Total	1,511,222,985.40	1,465,451,105.81	1,494,084,526.01	1,499,469,060.17

1868.

Liabilities.	JANUARY 6.	APRIL 6.	JULY 5.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,645 banks.
Capital stock	$420,260,790.00	$420,676,210.00	$420,105,011.00	$420,634,511.00
Surplus fund	70,586,125.70	72,349,119.60	75,840,118.94	77,995,761.40
Undivided profits	31,399,877.57	32,861,597.08	33,543,223.35	36,095,883.98
Nat'l-bank notes outstanding	294,377,390.00	295,336,044.00	294,908,264.00	295,769,489.00
State-b'k notes outstanding	3,792,013.00	3,310,177.00	3,163,771.00	2,906,352.00
Individual deposits	534,704,709.00	532,011,480.36	575,842,070.12	580,940,820.85
U. S. deposits	24,305,638.02	22,750,342.77	24,603,676.96	17,573,250.64
Dep'ts of U. S. disb'ng officers	3,208,783.03	4,976,682.31	3,499,389.99	4,570,478.16
Due to national banks	98,144,669.61	94,073,631.25	113,306,346.34	99,414,397.28
Due to other b'ks and bankers	21,867,648.17	21,323,636.60	27,355,204.56	23,720,829.18
Total	1,502,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1869.

Resources.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Loans and discounts	$644,945,039.53	$662,084,813.47	$686,347,755.81	$682,883,106.97
U. S. bonds to secure circ'l'n.	338,539,950.00	338,379,250.00	338,699,750.00	339,480,100.00
U. S. bonds to secure deposits	34,538,350.00	29,721,350.00	27,625,350.00	18,704,000.00
U. S. b'ds and sec'ties on hand	35,010,600.00	30,226,550.00	27,476,650.00	25,903,950.00
Other st'ks, b'ds, and mortg's	20,127,732.96	20,074,435.69	20,777,560.53	22,250,697.14
Due from redeeming agents.	65,727,070.80	57,554,382.55	62,912,636.82	56,669,562.84
Due from other national b'nks	36,067,316.84	30,520,527.89	35,556,504.53	35,393,563.47
Due from State b'ks and b'k'rs	7,715,719.34	8,075,595.60	9,140,919.24	8,790,418.57
Real estate, furniture, etc...	23,289,838.28	23,798,188.13	23,859,271.17	25,169,188.95
Current expenses	3,265,990.81	5,641,195.01	5,820,577.87	5,646,382.96
Premiums paid	1,654,352.70	1,716,210.13	1,809,070.01	2,092,364.85
Checks and other cash items.	142,605,984.92	154,137,191.23	161,614,852.66	108,809,817.37
Bills of other national banks.	14,684,799.00	11,725,239.00	11,524,447.00	10,776,023.00
Fractional currency	2,280,471.06	2,088,545.18	1,804,855.53	2,090,727.38
Specie	29,626,750.26	9,944,532.15	18,455,090.48	23,002,405 83
Legal-tender notes	88,239,300.00	80,875,161.00	80,934,119.00	83,719,295.00
Three per cent certificates...	52,075,000.00	51,190,000.00	49,815,000.00	45,845,000.00
Total	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

Resources.	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Loans and discounts	$688,875,203.70	$710,848,609.39	$719,341,186.06	$715,928,079.81	$725,515,538.49
Bonds for circulation	339,350,750.00	339,251,350.00	338,845,200.00	340,857,450.00	344,104,200.00
Bonds for deposits..	17,592,000.00	16,102,000.00	15,704,000.00	15,381,500.00	15,189,500.00
U. S. bonds on hand.	24,677,100.00	27,292,150.00	28,276,600.00	22,323,800.00	23,893,300.00
Other stocks and b'ds	21,082,412.00	20,524,294.55	23,300,681.87	23,614,721.25	22,686,358.59
Due from red'g ag'nts	71,641,486.05	73,435,117.98	74,635,405.61	66,275,668.92	64,805,062.88
Due from nat'l banks	31,994,609.26	29,510,688.11	36,128,750.66	33,948,805.65	37,478,166.49
Due from State b'ks.	9,319,560.54	10,238,219.85	10,430,781.32	9,202,496.71	9,824,144.18
Real estate, etc.....	26,002,713.01	26,330,701.24	26,593,357.00	27,470,746.97	28,021,637.44
Current expenses...	3,469,588.00	6,683,189.54	6,324,955.47	5,871,750.02	6,905,073.32
Premiums paid.....	2,439,591.41	2,680,882.39	3,076,456.74	2,491,222.11	3,251,648.72
Cash items	111,624,822.00	11,267,703.12	11,497,534.13	12,536,613.57	13,229,403.34
Clear'g house exch'gs		75,317,992.22	83,936,515.64	79,089,688.39	76,208,707.00
National-bank notes	15,840,669.00	14,226,817.00	16,342,582.00	12,512,927.00	17,001,846.00
Fractional currency.	2,476,966.75	2,285,499.02	2,184,714.39	2,078,178.05	2,150,522.89
Specie	48,345,383.72	37,096,543.44	31,099,437.78	18,460,011.47	26,307,251.59
Legal-tender notes..	87,708,502.00	82,485,978.00	94,573,751.00	79,324,577.00	80,580,745.00
Three per cent cert'fs	43,820,000.00	43,570,000.00	43,465,000.00	43,345,000.00	41,845,000.00
Total	1,546,261,357.44	1,529,147,735.85	1,565,756,909.67	1,510,713,236.92	1,538,998,105.93

1871.

Resources.	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Loans and discounts	$767,858,490.59	$779,321,828.11	$789,416,568.13	$831,552,210.00	$818,996,311.74
Bonds for circulation	351,556,700.00	354,427,200.00	357,388,950.00	364,475,800.00	366,840,200.00
Bonds for deposits..	15,231,500.00	15,236,500.00	15,250,500.00	28,087,500.00	23,155,150.00
U. S. bonds on hand	23,911,350.00	22,487,950.00	24,200,300.00	17,753,650.00	17,675,500.00
Other stocks and b'ds	22,763,869.20	22,114,659.05	23,132,871.05	24,547,059.35	23,061,184.20
Due from red g ag'nts	83,809,188.92	85,061,016.31	92,359,246.71	86,878,608.84	77,985,600.53
Due from nat'l banks	30,201,119.99	38,332,679.71	39,636,579.35	43,525,362.05	43,313,344.78
Due from State b'ks	10,271,605.34	11,478,174.71	11,853,308.60	12,772,669.83	13,069,304.10
Real estate, etc	28,805,814.79	29,242,762.79	29,637,999.30	30,089,783.85	30,070,330.57
Current expenses...	6,694,014.17	6,761,159.73	6,295,099.46	6,153,370.29	7,330,424.12
Premiums paid	3,939,995.20	4,414,755.40	5,026,385.97	5,500,890.17	5,956,073.74
Cash items	11,642,644.74	12,749,289.84	13,101,497.95	14,058,268.86	13,784,424.76
Clear g house exch'gs	100,693,917.54	130,855,698.15	102,094,311.75	101,165,854.52	114,538,539.93
National-bank notes	13,437,006.00	16,632,323.00	19,101,389.00	14,497,653.00	13,085,904.00
Fractional currency	2,103,298.16	2,435,763.09	2,160,713.22	2,095,385.79	2,061,600.89
Specie	25,769,166.64	22,732,027.02	19,924,955.16	13,252,998.17	29,595,299.56
Legal tender notes	91,072,349.00	106,219,126.00	122,137,660.00	109,414,735.00	93,942,707.00
Three per cent cert'fs	37,570,000.00	33,935,000.00	30,690,000.00	25,075,000.00	24,400,000.00
Total	1,627,032,030.28	1,694,440,912.94	1,703,345,325.65	1,730,566,899.72	1,715,861,897.22

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1869.

Liabilities.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Capital stock	$419,040,931.00	$420,818,721.00	$422,659,260.00	$426,399,151.00
Surplus fund	81,169,936.52	82,653,989.19	82,218,576.47	86,165,334.32
Undivided profits	35,318,273.71	37,489,314.82	43,812,898.70	40,687,300.92
Nat'l-bank notes outstanding	294,476,702.00	292,457,098.00	292,753,286.00	293,593,645.00
State-bank notes outstanding	2,734,669.00	2,615,387.00	2,558,874.00	2,454,697.00
Individual deposits	568,530,934.11	547,922,174.91	574,307,382.77	511,400,196.63
U. S. deposits	13,211,850.19	10,114,328.32	10,301,907.71	7,112,646.67
Dep'ts U.S. disburs'g officers	3,472,884.90	3,665,131.61	2,454,048.99	4,516,648.12
Due to national banks	95,453,139.33	92,662,648.49	100,933,910.03	95,067,892.83
Due to State banks and b'k'rs	26,984,945.74	23,018,610.62	28,046,771.30	23,849,371.62
Notes and bills rediscounted		2,464,849.81	2,392,205.61	3,839,357.10
Bills payable		1,870,913.26	1,735,289.07	2,140,363.12
Total	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

Liabilities.	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Capital stock	$426,074,954.00	$427,504,247.00	$427,235,701.00	$430,399,301.00	$435,356,004.00
Surplus fund	90,174,281.14	90,229,954.59	91,689,834.12	94,061,438.95	94,705,740.34
Undivided profits	34,300,430.80	43,109,471.62	42,861,712.59	38,608,618.91	46,056,428.55
Nat'l-bank circulat'n	292,838,935.00	292,509,149.00	291,183,614.00	291,798,640.00	296,205,446.00
State-bank circulat'n	2,351,993.00	2,279,469.00	2,222,793.00	2,138,548.00	2,091,799.00
Dividends unpaid	2,299,296.27	1,483,416.15	1,517,595.18	2,462,591.31	2,242,556.49
Individual deposits	546,236,881.57	516,058,085.26	542,261,563.18	501,407,586.90	507,368,618.67
U.S. deposits	6,750,139.19	6,424,421.25	10,677,873.92	6,807,978.49	6,074,407.90
Dep's U.S. dis. officers	2,592,001.21	4,778,225.93	2,592,967.54	4,550,142.68	4,155,304.25
Due to national banks	108,351,300.33	109,667,715.95	115,456,491.84	100,348,292.45	106,090,414.53
Due to State banks	28,904,849.14	29,767,575.21	33,012,162.78	29,693,910.80	29,200,587.29
Notes rediscounted	3,842,542.30	2,462,647.49	2,741,843.53	3,843,577.67	4,612,131.08
Bills payable	1,543,753.49	2,873,357.40	2,302,756.99	4,592,609.76	4,838,667.83
Total	1,546,261,357.44	1,529,147,735.85	1,565,756,909.67	1,510,713,236.92	1,538,998,105.93

1871.

Liabilities.	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Capital stock	$444,232,771.00	$446,925,493.00	$450,330,841.00	$458,255,696.00	$460,225,866.00
Surplus funds	96,862,081.66	97,620,099.28	98,322,203.80	101,112,671.91	101,573,153.62
Undivided profits	43,883,857.64	44,776,030.71	45,535,227.79	42,008,711.38	48,630,925.81
Nat'l-bank circulat'n	301,713,460.09	306,131,393.00	307,793,880.00	315,519,117.00	318,265,481.00
State-bank circulat'n	2,035,800.00	1,982,580.00	1,968,058.00	1,921,056.00	1,886,538.00
Dividends unpaid	1,263,767.70	2,235,248.46	1,408,628.25	1,540,194.61	1,393,127.98
Individual deposits	561,190,830.41	611,025,174.10	602,110,758.16	600,868,486.55	596,586,487.54
U.S. deposits	6,314,957.81	6,521,572.92	6,265,167.94	20,511,935.98	14,829,525.65
Dep's U.S. dis. officers	4,813,016.66	3,757,873.84	4,893,907.25	5,393,598.89	5,399,108.34
Due to national banks	118,904,865.84	128,037,469.17	135,167,847.69	131,730,713.04	118,657,614.16
Due to State banks	37,311,519.13	36,113,290.67	41,219,802.96	40,211,971.67	38,116,950.67
Notes rediscounted	3,256,896.42	3,573,723.02	3,120,039.09	3,964,552.57	4,922,455.78
Bills payable	5,218,206.01	5,740,964.77	5,278,973.72	4,528,191.12	5,374,362.67
Total	1,627,032,030.28	1,694,440,912.94	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1872.

Resources.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,919 banks.	1,940 banks.
Loans and discounts	$839,665,077.91	$844,902,253.49	$871,531,448.67	$877,197,923.47	$885,653,449.62
Bonds for circulation	370,924,700.00	374,428,450.00	377,020,700.00	382,046,400.00	384,458,500.00
Bonds for deposits	15,870,000.00	15,169,000.00	15,409,950.00	15,479,750.00	16,304,750.00
U. S. bonds on hand	21,323,150.00	19,292,100.00	16,458,250.00	12,142,550.00	10,306,100.00
Other stocks and b'ds	22,838,388.80	21,538,914.06	22,270,610.47	23,533,151.73	23,160,557.29
Due from red'g ag'nts	89,548,329.93	82,120,017.24	91,564,269.53	80,717,071.30	86,401,459.44
Due from nat'l banks	38,282,905.86	36,697,592.81	39,468,323.39	34,486,593.87	42,707,613.54
Due from State banks	12,269,822.68	12,299,716.94	13,014,265.26	12,976,878.01	12,008,843.54
Real estate, etc	30,637,676.75	30,809,274.98	31,123,843.21	32,276,498.17	33,014,796.83
Current expenses	6,265,655.13	7,026,041.23	6,719,794.90	6,310,128.79	8,454,803.97
Premiums paid	6,308,821.86	6,544,279.29	6,616,174.75	6,546,848.52	7,097,847.86
Cash items	12,143,103.12	12,461,171.40	13,458,753.80	14,916,784.34	13,696,723.85
Clear'g-house exch'gs	93,154,319.74	114,195,966.36	88,592,800.16	110,086,315.37	90,145,482.72
National-bank notes	15,552,087.00	18,492,832.00	16,253,560.00	15,787,296.00	19,070,322.00
Fractional currency	2,278,143.24	2,113,249.29	2,069,464.12	2,151,747.88	2,270,576.32
Specie	25,507,825.32	24,433,899.16	24,256,644.14	10,229,756.79	19,047,336.45
Legal-tender notes	97,865,400.00	105,732,455.00	122,994,417.00	105,121,104.00	102,922,369.00
U. S. cert's of deposit	.....	.....	.....	6,710,000.00	12,650,000.00
Three per cent cert'fs	18,980,000.00	15,365,000.00	12,005,000.00	7,140,000.00	4,185,000.00
Total	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,556,532.43

1873.

Resources.	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Loans and discounts	$913,265,189.67	$912,064,267.31	$925,557,682.42	$944,220,116.34	$856,816,555.05
Bonds for circulation	384,675,050.00	386,763,800.00	388,080,300.00	388,330,400.00	389,384,400.00
Bonds for deposits	15,035,000.00	16,235,000.00	15,935,000.00	14,805,000.00	14,815,200.00
U. S. bonds on hand	10,436,950.00	9,613,550.00	9,789,400.00	8,821,850.00	8,630,850.00
Other stocks and b'ds	22,063,306.20	22,449,146.04	22,912,415.63	23,709,034.53	24,358,125.00
Due from red'g ag'nts	95,773,077.10	88,815,557.80	97,143,326.94	96,134,120.66	73,032,046.87
Due from nat'l banks	39,483,700.09	38,671,088.63	43,328,792.29	41,413,680.06	40,104,757.97
Due from State banks	13,595,679.17	12,883,353.37	14,073,287.77	12,022,873.41	11,185,253.08
Real estate, etc	34,023,057.77	34,216,878.07	34,820,562.77	34,661,823.21	35,556,746.48
Current expenses	6,977,831.35	7,410,045.87	7,154,211.69	6,985,136.99	8,678,270.39
Premiums paid	7,205,259.67	7,559,987.67	7,890,962.11	7,752,843.87	7,987,107.14
Cash items	11,761,711.50	11,125,209.00	13,036,482.58	11,433,913.22	12,321,972.80
Clear'g-house exch'gs	131,383,860.95	94,132,125.24	91,918,526.59	88,926,003.53	62,881,342.16
National-bank notes	15,998,779.00	19,310,202.00	20,394,772.00	16,103,842.00	21,403,179.00
Fractional currency	2,289,680.21	2,198,973.37	2,197,559.84	2,302,775.26	2,287,454.03
Specie	17,777,673.53	16,868,808.74	27,950,086.72	19,868,469.45	26,907,037.58
Legal-tender notes	97,141,909.00	100,605,287.00	106,381,491.00	92,522,663.00	108,719,506.00
U. S. cert's of deposit	18,460,000.00	18,370,000.00	22,365,000.00	20,610,000.00	24,010,000.00
Three per cent cert'fs	1,805,000.00	710,000.00	305,000.00	.....	.....
Total	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.61

1874.

Resources.	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Loans and discounts	$897,859,600.46	$923,347,030.79	$926,195,671.70	$954,394,791.59	$955,862,580.51
Bonds for circulation	389,614,700.00	389,249,100.00	390,284,700.00	383,254,800.00	382,976,200.00
Bonds for deposits	14,600,200.00	14,890,200.00	14,890,200.00	14,691,700.00	14,714,000.00
U. S. bonds on hand	11,043,400.00	10,152,000.00	10,456,900.00	13,313,550.00	15,290,300.00
Other stocks and b'ds	25,305,736.24	25,460,460.20	27,010,727.48	27,807,826.92	28,313,475.12
Due from res've ag'ts	101,502,861.58	94,017,603.31	97,871,517.06	83,885,126.91	80,488,831.47
Due from nat'l banks	36,624,001.39	41,291,015.24	15,770,715.59	39,695,309.47	48,100,842.62
Due from State banks	11,496,711.47	12,374,301.28	12,469,592.33	11,196,611.73	11,655,575.07
Real estate, etc	36,043,711.50	36,708,066.39	37,270,876.51	38,112,926.52	39,190,683.04
Current expenses	6,998,875.75	7,547,203.05	7,550,125.20	7,658,738.82	5,510,566.47
Premiums paid	8,741,028.77	8,680,370.84	8,563,262.27	8,376,659.07	8,626,112.16
Cash items	10,269,955.50	11,949,020.71	10,496,257.00	12,296,416.77	14,005,517.33
Clear'g-house exch'gs	62,768,119.19	91,877,796.52	63,896,271.31	97,383,687.11	112,995,317.55
National bank notes	20,003,251.00	20,673,452.00	23,527,091.00	18,450,013.00	22,532,336.00
Fractional currency	2,309,919.73	2,187,186.69	2,283,898.92	2,221,943.12	2,392,668.71
Specie	33,365,863.58	32,569,969.26	22,326,207.27	21,240,945.23	22,136,761.04
Legal-tender notes	102,717,563.00	101,692,930.00	103,108,350.00	80,021,946.00	82,604,791.00
U. S. cert's of deposit	37,235,000.00	40,135,000.00	47,780,000.00	42,825,000.00	33,670,000.00
Dep with U. S. Treas	.....	.....	91,250.00	20,349,950.15	21,043,081.56
Total	1,808,500,529.16	1,867,802,796.28	1,851,810,913.64	1,877,180,942.41	1,902,409,658.48

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1872.

Liabilities.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,916 banks.	1,940 banks.
Capital stock	$464,081,744.00	$467,924,318.00	$470,543,301.00	$479,629,174.00	$482,606,252.00
Surplus fund	103,787,082.62	104,312,525.81	105,181,943.28	110,257,516.45	111,410,248.98
Undivided profits	43,310,344.46	46,428,590.90	50,234,298.32	46,623,784.50	56,762,411.89
Nat'l-bank circulat'n	321,634,675.00	325,305,752.00	327,092,752.00	333,495,027.00	336,289,285.00
State-bank circulat'n	1,830,563.00	1,763,885.00	1,700,935.00	1,567,143.00	1,511,396.00
Dividends unpaid	1,451,746.29	1,561,914.45	1,454,044.06	3,149,749.61	1,356,934.48
Individual deposits	593,645,666.16	620,775,265.78	618,801,619.49	613,290,671.45	598,114,679.26
U. S. deposits	7,114,893.47	6,355,722.95	6,993,014.77	7,853,772.41	7,863,894.93
Dep's U.S.dis.officers	5,024,699.44	3,416,371.16	5,463,953.48	4,563,833.79	5,136,597.74
Due to national banks	128,627,494.44	120,755,565.86	132,804,924.02	110,047,347.67	124,218,392.83
Due to State banks	39,025,165.44	35,005,127.84	39,878,826.42	33,789,083.82	34,794,963.37
Notes rediscounted	3,818,686.91	4,225,622.04	4,745,178.22	5,549,431.88	6,545,059.78
Bills payable	6,062,896.91	5,821,551.76	5,942,479.34	6,040,562.66	6,946,416.17
Total	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,556,532.43

1873.

Liabilities.	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Capital stock	$484,551,811.00	$487,891,251.00	$490,109,801.00	$491,072,616.00	$490,266,611.00
Surplus fund	114,681,048.73	115,805,574.57	116,847,454.62	120,314,499.20	120,961,267.91
Undivided profits	48,578,045.28	52,415,348.46	55,306,154.69	54,515,131.76	58,375,169.43
Nat'l-bank circulat'n	336,292,459.00	338,163,864.00	338,788,504.00	339,081,799.00	341,320,256.00
State-bank circulat'n	1,368,271.00	1,280,208.00	1,224,470.00	1,188,853.00	1,130,585.00
Dividends unpaid	1,465,993.60	1,462,336.77	1,400,491.90	1,402,547.89	1,269,474.74
Individual deposits	656,187,551.61	616,848,358.25	641,121,775.27	622,685,563.29	540,510,602.78
U. S. deposits	7,044,848.34	7,880,057.73	8,691,001.95	7,829,327.73	7,680,375.26
Dep's U.S.dis.officers	5,835,696.60	4,425,750.14	6,416,275.10	8,098,560.13	4,705,593.36
Due to national banks	134,231,842.95	126,631,926.24	137,856,085.67	133,672,732.94	114,996,666.54
Due to State banks	38,124,803.85	35,036,433.18	40,741,788.47	39,298,148.14	36,598,076.29
Notes rediscounted	5,117,810.50	5,403,043.38	5,515,900.67	5,987,512.36	3,811,487.89
Bills payable	5,672,532.75	7,059,128.39	7,215,157.04	5,480,554.09	7,754,137.41
Total	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.16

1874.

Liabilities.	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Capital stock	$490,859,101.00	$490,077,001.00	$491,003,711.00	$493,765,121.00	$495,802,481.00
Surplus fund	123,497,347.20	125,561,081.23	126,239,308.41	128,958,106.84	130,485,641.37
Undivided profits	50,236,919.88	54,331,713.13	58,332,965.71	51,484,437.32	51,477,629.33
Nat'l-bank circulat'n	339,602,955.00	340,267,649.00	338,538,743.00	333,225,298.00	331,193,159.00
State-bank circulat'n	1,078,988.00	1,049,286.00	1,009,021.00	964,567.00	860,417.00
Dividends unpaid	1,291,055.63	2,259,129.91	1,242,474.81	3,516,276.99	6,088,845.01
Individual deposits	595,350,334.90	649,286,298.95	622,863,154.44	669,068,995.88	682,846,607.45
U. S. deposits	7,276,959.87	7,994,422.27	7,322,830.85	7,302,153.58	7,492,307.78
Dep's U.S.dis.officers	5,031,624.46	3,297,689.24	3,238,639.20	3,927,828.27	3,579,722.94
Due to national banks	138,435,388.39	135,640,418.24	143,033,822.25	125,102,049.93	129,188,671.42
Due to State banks	48,112,223.40	18,683,921.34	50,227,426.18	50,718,007.87	51,629,602.36
Notes rediscounted	3,448,828.92	4,581,420.38	4,436,256.22	4,197,372.25	6,365,652.97
Bills payable	4,275,002.51	4,772,662.59	4,352,560.57	4,950,727.51	5,398,900.83
Total	1,808,500,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,409,638.46

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1875.

Resources.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Loans and discounts	$956,485,939.35	$971,835,298.74	$972,926,532.14	$984,691,434.40	$962,571,807.70
Bonds for circulation	380,682,650.00	378,026,900.00	375,127,900.00	370,321,700.00	363,618,100.00
Bonds for deposits	14,492,200.00	14,372,200.00	14,147,200.00	14,097,200.00	13,981,500.00
U. S. bonds on hand	18,062,150.00	14,297,650.00	12,753,000.00	13,989,950.00	16,009,550.00
Other stocks and b'ds	28,268,841.69	29,102,197.10	32,010,316.18	33,505,045.15	31,657,960.52
Due from res've ag'ts	89,991,175.34	80,620,878.75	89,788,903.73	89,701,259.82	81,462,682.27
Due from nat'l banks	44,720,394.11	46,039,597.57	48,513,388.86	47,028,769.18	44,831,891.48
Due from State banks	12,724,243.97	12,094,086.39	11,625,647.15	11,963,768.90	11,895,551.08
Real estate, etc	39,430,952.12	40,312,285.99	40,969,020.49	42,366,647.65	41,583,311.94
Current expenses	7,790,581.86	7,706,700.42	4,992,044.34	7,841,213.05	9,218,455.47
Premiums paid	9,006,880.92	8,434,453.14	8,742,393.83	8,670,091.18	9,442,801.54
Cash items	11,734,762.42	13,122,145.88	12,433,100.43	12,758,872.03	11,238,725.72
Clear'g-house exch'gs	81,127,796.39	116,970,819.05	88,924,625.93	75,142,863.45	67,886,967.04
Bills of other banks	18,909,397.00	19,504,640.00	24,261,961.00	18,528,837.00	17,166,190.00
Fractional currency	3,008,592.12	2,702,326.44	2,620,504.26	2,595,631.78	2,901,023.10
Specie	16,667,106.17	10,620,361.64	18,959,582.30	8,050,329.73	17,070,905.90
Legal-tender notes	78,508,170.00	84,015,928.00	87,492,895.00	76,458,734.00	70,725,077.00
U. S. cert's of deposit	37,200,000.00	38,615,000.00	47,310,000.00	48,810,000.00	31,005,000.00
Due from U. S. Treas	21,007,919.76	21,454,422.29	19,640,785.52	19,686,960.30	19,202,256.68
Total	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

Resources.	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Loans and discounts	$950,205,555.62	$939,895,085.34	$933,686,530.45	$931,304,714.06	$929,066,408.42
Bonds for circulation	354,547,750.00	344,537,350.00	339,141,750.00	337,170,400.00	336,705,300.00
Bonds for deposits	14,216,500.00	14,128,000.00	14,328,000.00	14,698,000.00	14,757,000.00
U. S. bonds on hand	25,910,650.00	26,577,000.00	30,842,300.00	33,142,150.00	31,937,950.00
Other stocks and b'ds	30,425,430.43	30,905,195.82	32,482,805.75	34,445,157.16	31,565,914.50
Due from res've ag'ts	99,068,360.35	86,769,083.97	87,989,900.90	87,326,950.48	83,789,174.65
Due from nat'l banks	42,341,542.67	44,328,609.46	47,417,029.03	47,525,089.98	44,011,664.97
Due from State banks	11,180,562.15	11,262,193.96	10,989,507.95	12,061,283.08	12,415,841.97
Real estate, etc	41,937,617.25	42,183,958.78	42,722,415.27	43,121,942.01	43,498,445.49
Current expenses	8,296,207.85	6,820,573.35	5,025,549.38	6,987,644.46	9,818,422.88
Premiums paid	10,946,713.15	10,414,347.28	10,621,634.03	10,715,251.16	10,811,300.66
Cash items	9,517,868.86	9,693,186.37	11,724,592.67	12,043,139.68	10,658,709.26
Clear'g-house exch'gs	58,863,182.43	56,806,632.63	75,328,878.84	87,870,817.06	68,027,016.40
Bills of other banks	18,536,502.00	20,347,964.00	20,398,422.00	15,910,315.00	17,521,663.00
Fractional currency	3,215,594.30	2,771,886.26	1,987,897.14	1,417,203.66	1,146,741.94
Specie	29,077,345.85	21,711,594.36	25,218,469.92	21,360,767.42	32,999,647.89
Legal-tender notes	76,768,446.00	79,858,661.00	90,836,876.00	84,250,847.00	66,221,400.00
U. S. cert's of deposit	30,805,000.00	27,380,000.00	27,955,000.00	29,170,000.00	26,095,000.00
Due from U. S. Treas	18,479,112.79	16,911,680.20	17,063,407.65	16,743,695.40	16,359,491.73
Total	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

Resources.	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Loans and discounts	$920,561,618.65	$911,946,833.88	$901,731,416.03	$891,920,593.54	$881,856,744.87
Bonds for circulation	337,590,700.00	339,658,100.00	337,754,100.00	336,810,950.00	343,869,550.00
Bonds for deposits	14,782,000.00	15,084,000.00	14,971,000.00	14,903,000.00	13,538,000.00
U. S. bonds on hand	31,988,650.00	32,964,250.00	32,344,050.00	30,088,700.00	28,479,800.00
Other stocks and b'ds	31,819,930.20	32,554,594.44	35,653,755.29	34,435,995.21	32,169,491.03
Due from res've ag'ts	88,698,308.85	84,942,718.41	82,132,099.96	73,284,133.12	75,960,087.27
Due from nat'l banks	44,844,616.88	42,027,778.81	44,567,303.63	45,217,246.82	44,123,921.97
Due from State banks	13,680,990.81	11,911,437.36	11,246,349.79	11,415,761.60	11,479,945.65
Real estate, etc	43,704,335.47	44,736,519.09	44,818,722.07	45,229,983.25	45,511,932.25
Current expenses	4,131,516.48	7,842,296.86	7,910,864.84	6,915,792.50	8,958,903.60
Premiums paid	10,994,714.50	10,494,505.12	10,320,674.34	9,219,174.62	8,841,939.09
Cash items	10,295,404.19	10,410,623.87	10,099,988.16	11,671,587.50	10,265,059.49
Clear'g house exch'gs	81,117,889.04	85,159,122.74	57,861,481.13	74,525,215.89	64,664,415.01
Bills of other banks	18,418,727.00	17,942,693.00	20,482,918.00	15,531,167.00	20,312,692.00
Fractional currency	1,238,228.08	1,144,820.09	1,055,123.61	900,805.47	778,084.78
Specie	19,709,267.55	27,070,037.78	21,335,996.06	22,658,820.31	32,907,750.70
Legal-tender notes	72,689,710.00	72,354,573.00	78,004,386.00	66,920,681.00	70,568,248.00
U. S. cert's of deposit	25,470,000.00	32,100,000.00	44,450,000.00	32,110,000.00	26,515,000.00
Due from U. S. Treas	16,141,509.98	16,291,040.84	17,932,574.60	16,021,753.01	16,493,577.08
Total	1,818,171,517.68	1,796,603,275.29	1,774,352,833.81	1,741,084,663.81	1,737,295,145.79

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1875.

Liabilities.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Capital stock	$496,272,901.00	$498,717,143.00	$501,568,563.50	$504,829,769.00	$505,485,865.00
Surplus fund	131,249,079.47	131,604,608.66	133,169,094.79	134,356,076.41	133,085,422.30
Undivided profits	51,650,243.62	55,907,619.95	52,160,104.68	52,964,953.50	59,204,957.81
Nat'l bank circulat'n	324,525,349.00	323,321,230.00	318,148,406.00	318,350,379.00	314,979,451.00
State bank circulat'n	824,876.00	815,229.00	786,841.00	772,348.00	752,722.00
Dividends unpaid	1,601,255.48	2,501,742.39	6,105,519.34	4,003,534.90	1,353,396.80
Individual deposits	647,735,879.69	695,347,677.70	686,478,630.48	664,579,619.39	618,517,245.74
U. S. deposits	7,971,932.75	6,797,972.00	6,714,328.70	6,507,531.59	6,652,556.67
Dep's U.S.dis.officers	5,330,414.16	2,766,387.41	3,459,061.80	4,271,195.19	4,232,550.87
Due to national banks	137,735,121.44	127,280,034.02	138,914,828.39	129,810,681.60	119,843,665.44
Due to State banks	55,294,663.84	53,037,582.89	55,714,055.18	49,918,530.95	47,048,174.56
Notes rediscounted	4,841,600.20	5,671,031.44	4,261,464.45	5,254,453.66	5,257,160.61
Bills payable	4,786,436.57	6,079,632.94	5,758,299.85	6,590,234.43	7,056,583.64
Total	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

Liabilities.	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Capital stock	$504,818,666.00	$500,982,006.00	$500,393,796.00	$499,802,232.00	$497,482,016.00
Surplus fund	133,091,739.50	131,795,199.94	131,897,197.21	132,202,282.00	131,390,664.67
Undivided profits	51,177,031.26	19,039,278.75	46,609,341.51	46,445,215.59	52,327,715.08
Nat'l bank circulat'n	307,476,155.00	300,252,085.00	294,444,678.00	291,544,020.00	292,041,575.00
State bank circulat'n	714,539.00	667,060.00	658,938.00	628,847.00	608,548.00
Dividends unpaid	1,405,829.06	2,325,523.51	6,116,679.30	3,848,705.64	4,286,540.28
Individual deposits	620,674,211.05	642,355,096.59	641,432,886.08	651,385,210.19	619,350,223.06
U. S. deposits	6,606,394.90	8,493,878.18	7,667,722.97	7,256,801.42	6,727,155.14
Dep's U.S.dis.officers	4,313,915.45	2,505,273.30	3,392,939.48	3,746,781.58	4,749,615.39
Due to national banks	139,407,880.06	127,880,045.04	131,702,164.87	131,535,969.04	122,351,818.09
Due to State banks	54,002,131.54	46,706,969.52	51,403,995.59	48,250,111.63	48,685,392.14
Notes rediscounted	4,631,882.57	4,653,460.08	3,867,622.24	4,464,407.31	4,553,158.76
Bills payable	6,049,566.31	5,650,126.87	6,173,006.03	6,154,784.21	5,882,672.15
Total	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

Liabilities.	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Capital stock	$493,634,611.00	$489,684,645.00	$481,044,771.00	$479,467,771.00	$477,128,774.00
Surplus fund	130,224,169.02	127,793,320.52	121,714,072.93	122,776,121.24	121,618,455.32
Undivided profits	37,456,530.32	15,609,418.27	50,508,351.70	41,572,678.72	51,530,910.18
Nat'l bank circulat'n	292,851,351.00	294,740,313.00	290,002,057.00	291,874,236.00	299,240,475.00
State bank circulat'n	581,242.00	535,963.00	524,641.00	184,738.00	170,540.00
Dividends unpaid	2,448,909.70	1,853,974.79	1,398,101.52	3,623,703.43	4,401,178.34
Individual deposits	659,891,969.76	641,772,528.08	636,267,529.20	616,403,987.12	604,512,514.52
U. S. deposits	7,234,696.96	7,581,267.72	7,187,431.67	7,972,711.75	6,529,031.09
Dep's U.S.dis.officers	3,108,316.55	3,076,878.70	3,710,167.20	2,376,983.02	3,780,759.43
Due to national banks	130,293,566.36	125,122,444.43	121,443,601.23	115,028,954.38	115,773,660.58
Due to State banks	49,965,770.27	48,601,820.09	48,352,583.90	46,577,439.88	44,807,958.79
Notes rediscounted	4,000,063.82	3,985,459.75	2,953,128.58	3,791,219.47	4,651,781.51
Bills payable	6,482,320.92	5,969,241.94	6,219,126.88	6,137,116.83	5,843,107.03
Total	1,818,174,517.68	1,796,603,275.29	1,774,352,833.81	1,741,081,663.84	1,737,295,145.79

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1878.

Resources.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Loans and discounts	$854,750,708.87	$847,620,392.49	$835,078,133.13	$833,988,450.59	$826,017,451.87
Bonds for circulation	343,871,350.00	345,256,350.00	347,332,100.00	347,556,650.00	347,812,300.00
Bonds for deposits	13,329,000.00	19,536,000.00	28,371,000.00	47,936,850.00	49,110,800.00
U. S. bonds on hand	34,881,600.00	33,615,700.00	40,479,900.00	46,785,600.00	44,255,850.00
Other stocks and b'ds	34,674,307.21	34,697,320.53	36,694,996.24	36,859,534.82	35,816,810.47
Due from res've ag'ts	86,016,990.78	71,331,219.27	78,875,055.92	85,083,418.51	81,733,137.00
Due from nat'l banks	39,692,105.87	40,545,522.72	41,897,858.89	41,492,918.75	43,144,220.68
Due from State banks	11,683,050.17	12,413,579.10	12,232,316.30	12,314,698.11	12,259,856.09
Real estate, etc	45,792,363.73	45,901,536.93	46,153,409.35	46,702,476.26	46,728,147.36
Current expenses	7,786,572.42	7,239,365.78	4,718,618.66	6,272,566.73	7,608,128.83
Premiums paid	7,806,252.00	7,574,255.95	7,335,454.49	7,134,735.63	6,978,768.71
Cash items	10,107,583.76	10,989,440.78	11,525,376.07	10,982,432.89	9,985,004.21
Clear'g-house exch'gs	66,498,965.23	95,525,134.28	87,498,287.82	82,372,537.88	61,998,286.11
Bills of other banks	16,250,569.00	18,363,335.00	17,063,576.00	16,929,721.00	19,392,281.00
Fractional currency	697,398.86	661,044.69	610,081.25	515,661.04	496,864.34
Specie	54,729,558.02	46,023,756.06	29,251,469.77	30,688,606.59	34,355,250.36
Legal-tender notes	64,034,972.00	67,245,975.00	71,643,402.00	64,428,600.00	64,672,762.00
U. S. cert's of deposit	20,605,000.00	20,995,000.00	36,905,000.00	32,690,000.00	32,520,000.00
Due from U. S. Treas.	16,257,608.98	16,364,030.47	16,798,667.62	16,543,674.36	17,940,918.34
Total	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

Resources.	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Loans and discounts	$823,906,765.68	$814,653,422.69	$835,875,012.36	$878,503,097.45	$933,543,661.93
Bonds for circulation	347,118,300.00	348,487,700.00	352,208,000.00	357,313,300.00	364,272,700.00
Bonds for deposits	66,507,350.00	309,348,450.00	257,038,200.00	18,204,650.00	14,788,800.00
U. S. bonds on hand	44,257,250.00	54,601,750.00	62,180,300.00	52,942,100.00	40,677,500.00
Other stocks and b'ds	35,569,400.93	36,747,129.40	37,617,015.13	39,671,916.50	38,836,369.80
Due from res've ag'ts	77,925,068.68	74,003,830.40	93,443,463.95	107,023,546.81	102,742,452.54
Due from nat'l banks	44,161,948.46	39,143,388.90	48,192,531.93	46,692,994.78	55,352,459.82
Due from State banks	11,892,540.26	10,535,252.99	11,258,520.45	13,630,772.63	14,425,072.00
Real estate, etc	47,091,964.70	47,461,614.54	47,796,108.26	47,817,169.36	47,992,332.99
Current expenses	4,033,024.67	6,693,668.43	6,913,430.46	6,111,256.56	7,474,082.10
Premiums paid	6,366,048.85	6,609,390.80	5,674,497.80	4,332,419.63	4,150,836.17
Cash items	13,564,550.25	10,011,294.64	10,209,982.43	11,306,132.48	10,377,272.77
Clear'g-house exch'gs	100,035,237.82	63,712,445.55	83,152,359.49	12,964,964.25	112,172,677.95
Bills of other banks	19,535,588.00	17,068,505.00	16,685,484.00	16,707,550.00	16,406,218.00
Fractional currency	475,538.50	467,177.47	446,217.26	396,065.06	374,227.02
Specie	41,499,757.32	41,148,563.41	42,333,287.44	42,173,731.23	79,013,041.59
Legal-tender notes	70,561,233.00	64,461,231.00	67,059,152.00	69,196,696.00	54,715,096.00
U. S. cert s of deposit	28,915,000.00	21,885,000.00	25,180,000.00	26,770,000.00	10,860,000.00
Due from U. S. Treas.	17,175,435.13	17,029,121.31	16,620,986.20	17,029,065.45	17,054,816.40
Total	1,800,592,002.25	1,984,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

Resources.	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Loans and discounts	$974,295,360.70	$992,970,823.10	$994,712,646.41	$1,040,977,267.53	$1,071,356,141.79
Bonds for circulation	361,901,700.00	361,274,650.00	359,512,050.00	357,789,350.00	358,042,550.00
Bonds for deposits	14,917,000.00	14,722,000.00	14,727,000.00	14,827,000.00	14,726,500.00
U. S. bonds on hand	36,798,600.00	29,509,600.00	28,605,800.00	28,793,400.00	25,016,400.00
Other stocks and b'ds	41,223,583.33	42,494,927.73	44,947,345.75	48,863,150.22	48,628,372.77
Due from res've ag'ts	117,791,386.81	103,964,229.84	115,935,668.27	134,562,778.79	126,155,014.40
Due from nat'l banks	53,230,034.03	54,493,465.09	56,578,111.69	63,023,796.84	69,079,326.15
Due from State banks	14,501,152.51	13,293,775.94	13,861,582.77	15,881,197.74	17,111,241.03
Real estate, etc	47,845,915.77	47,808,207.09	47,979,244.53	48,045,832.54	47,784,461.47
Current expenses	6,404,743.54	7,007,404.19	6,778,829.19	6,386,182.01	4,442,440.02
Premiums paid	3,908,059.27	3,791,703.33	3,702,351.60	3,488,470.11	3,288,602.63
Cash items	10,320,271.51	9,857,645.34	9,980,179.32	12,729,002.19	14,713,929.02
Clear'g-house exch'gs	166,736,402.61	99,357,056.41	122,390,109.45	121,095,249.72	229,733,904.59
Bills of other banks	15,369,257.00	21,064,500.00	21,908,193.00	18,210,943.00	21,549,367.00
Fractional currency	397,187.23	395,747.67	387,226.13	367,171.73	389,921.75
Specie	89,442,051.75	86,429,732.21	99,506,505.26	109,346,509.49	107,172,900.92
Legal-tender notes	55,229,408.00	61,048,941.00	64,170,717.00	56,640,458.00	59,216,934.00
U. S. cert's of deposit	10,760,000.00	7,890,000.00	12,510,000.00	7,655,000.00	6,150,000.00
Due from U. S. Treas.	16,994,381.37	17,226,050.01	16,999,083.78	17,103,866.00	17,125,822.37
Total	2,038,066,498.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1878.

Liabilities.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Capital stock	$473,952,541.00	$471,971,627.00	$470,393,366.00	$466,147,436.00	$464,874,996.00
Surplus fund	120,870,290.10	119,231,126.13	118,178,530.75	116,897,779.98	116,402,118.84
Undivided profits	45,040,851.85	43,938,961.98	40,482,522.64	40,936,213.58	44,040,171.84
Nat'l bank circulat'n	300,926,284.00	301,884,704.00	299,621,059.00	301,888,092.00	303,324,733.00
State bank circulat'n	439,339.00	426,504.00	417,808.00	413,913.00	400,715.00
Dividends unpaid	1,207,472.68	1,930,669.58	5,466,350.52	3,118,389.91	1,473,784.86
Individual deposits	602,882,585.17	625,479,771.12	621,632,160.06	620,236,176.82	598,805,775.56
U. S. deposits	7,243,253.29	13,811,474.14	22,686,619.67	41,654,812.08	40,269,825.72
Dep's U.S.dis.officers	3,004,064.90	2,392,281.61	2,903,531.99	3,342,794.73	3,451,436.56
Due to national banks	123,239,448.50	109,720,396.70	117,845,495.88	122,496,513.92	120,261,774.54
Due to State banks	43,979,239.39	44,006,551.05	43,360,527.86	42,636,703.42	41,767,755.07
Notes rediscounted	2,465,390.79	2,834,012.00	2,453,839.77	3,007,324.85	3,228,132.93
Bills payable	4,215,196.23	4,270,879.74	5,022,894.37	4,502,982.92	4,525,617.45
Total	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

Liabilities.	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Capital stock	$462,031,396.00	$455,611,362.00	$455,244,415.00	$454,067,365.00	$454,498,515.00
Surplus fund	116,200,863.52	114,823,316.49	114,321,375.87	114,786,528.10	115,429,031.93
Undivided profits	36,836,269.21	40,812,777.59	45,802,845.82	41,300,941.40	47,573,820.75
Nat'l bank circulat'n	303,506,470.00	304,467,139.00	307,328,695.00	313,786,342.00	321,949,154.00
State bank circulat'n	388,368.00	352,452.00	339,927.00	325,954.00	322,502.00
Dividends unpaid	5,816,348.82	2,158,516.79	1,309,059.13	2,658,337.46	1,305,480.45
Individual deposits	643,337,745.26	598,822,694.02	648,934,141.42	719,737,568.89	755,459,966.01
U. S. deposits	59,701,222.90	303,463,505.69	248,421,340.25	11,018,862.74	6,923,323.97
Dep's U.S.dis.officers	3,556,801.25	2,689,189.44	3,682,320.67	3,469,600.02	3,893,217.43
Due to national banks	118,311,635.60	110,481,176.98	137,360,091.60	149,200,257.16	152,484,079.44
Due to State banks	44,035,787.56	43,709,770.14	50,403,064.54	52,022,453.99	59,232,391.93
Notes rediscounted	2,926,434.95	2,224,491.91	2,226,396.39	2,205,015.54	2,116,484.47
Bills payable	3,942,659.18	4,452,544.48	4,510,876.47	4,208,201.89	4,041,649.70
Total	1,800,592,002.25	1,984,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

Liabilities.	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Capital stock	$454,548,585.00	$456,097,935.00	$455,909,565.00	$457,553,985.00	$458,540,085.00
Surplus fund	117,044,043.03	117,299,350.09	118,102,014.11	120,518,583.43	121,824,629.03
Undivided profits	42,863,804.95	48,226,087.61	50,443,635.45	46,139,690.24	47,946,741.64
Nat'l bank circulat'n	320,303,874.00	320,759,472.00	318,088,562.00	317,350,036.00	317,484,496.00
State bank circulat'n	303,452.00	299,790.00	290,738.00	271,045.00	258,199.00
Dividends unpaid	1,365,001.91	1,542,447.98	1,330,179.85	3,452,504.17	6,198,238.38
Individual deposits	848,926,599.86	791,555,059.63	833,701,034.20	873,537,637.07	1,006,452,852.82
U. S. deposits	7,856,791.97	7,925,988.37	7,680,905.47	7,548,538.67	7,898,100.94
Dep's U.S.dis.officers	3,069,880.74	3,220,606.64	3,026,757.34	3,344,386.62	3,489,501.01
Due to national banks	170,245,061.08	157,209,759.14	171,462,131.23	192,124,705.10	192,413,295.78
Due to State banks	65,439,334.51	63,317,107.96	67,938,795.35	75,735,677.06	71,185,817.08
Notes rediscounted	1,918,788.88	2,616,900.55	2,258,544.72	3,178,232.50	3,354,697.18
Bills payable	4,181,280.53	4,529,967.98	5,260,417.43	5,031,604.96	4,636,876.05
Total	2,038,066,498.46	1,971,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1881.

Resources.	MARCH 11. 2,094 banks.	MAY 6. 2,102 banks.	JUNE 30. 2,115 banks.	OCTOBER 1. 2,132 banks.	DECEMBER 31. 2,164 banks.
Loans and discounts	$1,073,786,749.70	$1,093,649,382.18	$1,144,988,949.45	$1,173,796,083.09	$1,169,177,557.16
Bonds for circulation	339,811,950.00	352,653,500.00	358,287,500.00	363,385,500.00	368,735,700.00
Bonds for deposits	14,851,500.00	15,240,000.00	15,265,000.00	15,540,000.00	15,715,000.00
U. S. bonds on hand	46,626,150.00	44,116,500.00	48,584,950.00	40,866,750.00	31,884,000.00
Other stocks and b'ds	49,545,154.92	52,908,123.98	58,049,292.63	61,952,402.95	62,663,218.93
Due from res've ag'ts	120,820,691.09	128,017,627.03	156,258,637.05	132,968,183.12	123,530,165.75
Due from nat'l banks	62,295,517.34	63,176,225.67	75,703,599.78	78,505,446.17	77,633,902.77
Due from State banks	17,032,261.64	16,938,734.56	18,850,775.34	19,306,826.62	17,644,704.62
Real estate, etc	47,525,790.02	47,791,348.36	47,831,060.20	47,329,111.16	47,445,050.46
Current expenses	7,810,930.83	6,096,109.78	4,235,911.19	6,731,936.48	4,647,101.04
Premiums paid	3,530,516.71	4,024,765.60	4,115,980.01	4,138,485.71	3,891,728.72
Cash items	10,144,682.87	11,826,603.16	13,534,227.31	14,831,879.30	17,337,964.78
Clear'g-house exch'gs	147,761,543.95	196,633,558.04	143,960,236.84	189,222,255.95	217,214,627.10
Bills of other banks	17,733,032.00	25,120,933.00	21,631,932.00	17,732,712.00	24,190,531.00
Fractional currency	386,569.83	386,950.21	372,140.23	373,945.96	366,361.52
Specie	105,156,195.24	122,628,562.08	128,638,927.50	114,334,736.12	113,680,639.60
Legal-tender notes	52,156,439.00	62,516,296.00	58,728,713.00	53,158,441.00	60,104,387.00
U. S. cert's of deposit	6,120,000.00	8,045,000.00	9,540,000.00	6,740,000.00	7,930,000.00
Due from U. S. Treas.	17,015,269.83	18,456,600.11	17,251,868.22	17,472,595.96	18,097,923.40
Total	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.59	2,381,890,866.85

1882.

Resources.	MARCH 11. 2,187 banks.	MAY 19. 2,224 banks.	JULY 1. 2,239 banks.	OCTOBER 3. 2,269 banks.	DECEMBER 30. 2,308 banks.
Loans and discounts	$1,182,661,609.53	$1,189,094,830.35	$1,208,932,655.92	$1,243,203,210.08	$1,230,456,213.97
Bonds for circulation	367,333,700.00	360,153,800.00	355,789,550.00	357,631,750.00	357,047,650.00
Bonds for deposits	16,093,000.00	15,920,000.00	15,920,000.00	16,111,000.00	16,344,000.00
U. S. bonds on hand	28,523,450.00	29,662,700.00	27,242,550.00	21,314,750.00	15,492,150.00
Other stocks and b'ds	64,430,686.18	65,274,999.32	66,691,399.56	66,168,916.64	66,998,620.36
Due from res've ag'ts	117,452,719.75	124,189,945.23	118,455,012.38	113,277,227.87	122,066,106.75
Due from nat'l banks	68,301,645.12	66,883,512.75	75,366,970.74	68,516,841.06	76,073,227.76
Due from State banks	15,921,432.07	16,890,174.92	16,344,688.66	17,105,468.44	18,405,748.49
Real estate, etc	47,073,247.45	46,956,574.28	46,425,351.40	46,537,066.41	46,993,408.41
Current expenses	8,494,036.21	6,774,571.86	3,030,461.69	7,238,270.17	5,130,505.53
Premiums paid	3,762,382.59	5,062,314.52	5,494,224.35	6,515,155.03	6,472,585.82
Cash items	13,308,120.70	12,295,256.96	20,166,927.35	14,784,025.21	16,281,315.67
Clear'g-house exch'gs	162,088,077.94	107,270,094.71	159,111,220.08	208,366,540.08	155,951,194.81
Bills of other banks	19,440,089.00	25,226,186.00	21,405,758.00	20,689,425.00	25,344,775.00
Fractional currency	389,508.07	390,236.36	373,725.83	396,367.64	401,314.70
Specie	109,984,111.04	112,415,806.73	111,694,262.54	102,857,778.27	106,427,159.40
Legal-tender notes	56,633,572.00	65,969,522.00	64,019,518.00	63,313,517.00	68,478,421.00
U. S. cert's of deposit	9,445,000.00	10,395,000.00	11,045,000.00	8,645,000.00	8,475,000.00
Due from U. S. Treas.	17,720,701.07	17,099,385.14	16,830,107.40	17,161,367.94	17,954,069.42
Total	2,309,057,088.72	2,277,924,911.13	2,344,342,686.90	2,399,833,676.84	2,360,793,467.09

1883.

Resources.	MARCH 13. 2,343 banks.	MAY 1. 2,375 banks.	JUNE 22. 2,417 banks.	OCTOBER 2. 2,501 banks.	DECEMBER 31. 2,529 banks.
Loans and discounts	$1,249,114,879.43	$1,262,339,981.87	$1,285,591,902.19	$1,309,244,781.64	$1,307,491,250.34
Bonds for circulation	354,746,500.00	354,480,250.00	354,002,900.00	351,412,850.00	345,595,800.00
Bonds for deposits	16,799,000.00	16,949,000.00	17,116,000.00	17,081,000.00	16,846,000.00
U. S. bonds on hand	17,850,100.00	15,870,600.00	16,978,150.00	13,593,050.00	13,151,250.00
Other stocks and b'ds	68,428,685.67	68,340,590.79	68,552,073.03	71,114,031.11	71,609,421.62
Due from res've ag't's	121,024,154.60	109,306,823.23	126,646,954.62	124,918,728.71	126,999,606.92
Due from nat'l banks	67,263,503.86	68,177,918.02	66,164,638.21	65,714,229.44	77,902,785.07
Due from State banks	16,993,311.72	19,382,129.33	19,451,198.16	18,266,275.05	19,402,047.12
Real estate, etc	47,063,305.68	47,155,909.80	47,502,163.52	48,337,665.02	49,540,760.35
Current expenses	8,949,615.28	7,754,958.86	8,829,278.26	6,808,327.30	4,878,318.41
Premiums paid	7,420,939.84	7,798,415.04	8,079,726.01	8,064,073.60	8,647,252.98
Cash items	11,360,731.07	15,461,050.16	11,109,701.18	13,581,049.94	17,491,804.43
Clear'g-house exch'gs	107,790,065.17	145,990,998.18	90,792,075.08	96,353,211.76	131,545,273.98
Bills of other banks	19,739,526.00	22,655,833.00	26,279,856.00	22,675,447.00	28,809,699.00
Fractional currency	431,931.15	446,318.94	456,447.36	443,951.12	427,754.35
Specie	97,962,366.34	103,607,266.32	115,354,394.62	107,817,983.53	111,276,158.04
Legal-tender notes	60,848,068.00	68,256,468.00	73,832,158.00	70,672,997.00	80,559,796.00
U. S. cert's of deposit	8,405,000.00	8,120,000.00	10,685,000.00	9,970,000.00	10,840,000.00
Due from U. S. Treas.	16,726,454.30	17,497,694.31	17,407,906.20	16,586,712.50	16,865,938.85
Total	2,298,918,165.11	2,360,192,235.88	2,364,821,422.14	2,372,656,364.82	2,445,880,917.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1881.

Liabilities.	MARCH 11.	MAY 6.	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Capital stock	$458,254,935.00	$459,039,205.00	$460,227,835.00	$463,821,985.00	$465,859,835.00
Surplus fund	122,470,996.73	124,405,926.91	126,679,517.97	128,140,617.75	129,867,493.92
Undivided profits	54,072,225.49	54,906,090.47	54,684,137.16	56,372,190.92	54,221,816.10
Nat'l-bank circulat'n	298,590,802.00	309,737,193.00	312,223,352.00	320,200,069.00	325,018,161.00
State-bank circulat'n	252,765.00	252,647.00	242,967.00	244,399.00	241,701.00
Dividends unpaid	1,402,118.43	2,617,134.37	5,871,595.59	3,836,445.84	6,372,737.13
Individual deposits	933,392,430.75	1,027,040,514.10	1,031,731,043.42	1,070,997,431.71	1,102,679,163.71
U. S. deposits	7,381,149.25	9,504,081.25	8,971,826.73	8,476,689.74	8,796,678.73
Dep's U.S. dis. officers	3,839,324.77	3,371,512.48	3,272,610.45	3,631,803.41	3,595,726.83
Due to nat'l banks	181,677,285.37	191,250,091.90	223,503,034.19	205,862,945.80	197,252,326.01
Due to State banks	71,579,477.47	80,700,506.06	91,035,599.65	89,047,471.00	79,380,429.38
Notes rediscounted	2,616,203.05	2,908,370.45	2,220,053.02	3,091,165.30	4,122,472.79
Bills payable	4,581,231.47	4,493,544.77	5,169,128.57	4,664,077.12	4,482,325.25
Total	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.59	2,381,890,866.85

1882.

Liabilities.	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
Capital stock	$469,390,232.00	$473,819,124.00	$477,184,390.00	$483,104,213.00	$484,883,492.00
Surplus fund	130,924,139.66	129,233,358.24	131,079,251.16	131,977,450.77	135,930,969.31
Undivided profits	60,475,764.98	62,345,199.19	52,128,817.73	61,180,310.53	55,343,816.94
Nat'l-bank circulat'n	323,651,577.00	315,671,236.00	308,921,898.00	314,721,215.00	315,230,925.00
State-bank circulat'n	241,527.00	241,319.00	235,173.00	221,177.00	207,273.00
Dividends unpaid	1,418,119.12	1,950,554.88	6,634,372.20	3,153,836.30	6,805,057.82
Individual deposits	1,036,595,098.20	1,001,681,693.74	1,066,707,248.75	1,122,472,682.46	1,066,901,719.85
U. S. deposits	8,853,242.16	9,711,133.36	9,817,224.44	8,817,411.21	9,622,303.56
Dep's U.S. dis. officers	3,372,363.96	3,493,252.88	2,867,385.63	3,627,846.72	3,786,262.20
Due to nat'l banks	187,433,824.90	192,067,865.26	194,868,025.46	180,075,749.77	194,491,260.60
Due to State banks	78,359,675.85	78,911,787.20	84,066,023.66	79,885,652.22	77,031,165.82
Notes rediscounted	3,912,992.38	3,754,044.38	4,195,210.99	5,747,614.68	6,703,164.45
Bills payable	4,428,531.51	5,008,343.00	5,637,665.88	4,848,517.18	3,856,056.54
Total	2,309,057,088.72	2,277,924,911.13	2,344,342,686.90	2,399,833,676.84	2,360,793,467.09

1883.

Liabilities.	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Capital stock	$490,456,932.00	$493,963,069.00	$500,298,312.00	$509,699,787.00	$511,837,575.00
Surplus fund	136,922,884.44	137,775,004.39	138,331,902.06	141,991,789.18	144,800,252.13
Undivided profits	59,340,913.64	60,739,878.85	68,354,157.15	61,560,652.04	58,787,945.91
Nat'l-bank circulat'n	312,778,053.00	313,549,993.00	311,963,302.00	310,517,857.00	304,994,131.00
State-bank circulat'n	206,779.00	198,162.00	189,253.00	184,357.00	181,121.00
Dividends unpaid	1,389,092.96	2,849,629.87	1,454,232.01	3,229,226.31	7,082,682.28
Individual deposits	1,004,111,400.55	1,067,962,238.35	1,043,137,763.11	1,049,437,700.57	1,106,453,008.23
U. S. deposits	9,613,873.33	11,624,894.57	10,130,757.88	10,183,196.95	10,026,777.79
Dep's U.S. dis. officers	3,787,225.31	3,618,114.79	3,743,326.56	3,980,259.28	3,768,862.04
Due to nat'l banks	191,296,859.14	180,445,876.92	194,150,676.43	186,828,676.27	200,867,280.06
Due to State banks	80,251,968.26	78,544,128.82	84,744,666.35	83,602,073.01	84,776,421.60
Notes rediscounted	5,101,458.69	5,557,183.69	5,197,514.12	7,387,537.40	8,248,562.67
Bills payable	3,660,724.79	3,364,061.60	3,137,259.77	4,053,252.81	4,106,297.78
Total	2,298,918,165.11	2,360,192,235.85	2,364,833,122.44	2,372,656,364.82	2,445,880,917.49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1884.

Resources.	MARCH 7. 2,563 banks.	APRIL 24. 2,589 banks.	JUNE 20. 2,625 banks.	SEPTEMBER 30. 2,664 banks.	DECEMBER 20. 2,664 banks.
Loans and discounts	$1,321,548,289.62	$1,333,433,230.54	$1,269,862,935.96	$1,245,294,093.37	$1,234,202,226.44
Bonds for circulation	339,816,150.00	337,342,900.00	334,346,350.00	327,435,000.00	317,586,050.00
Bonds for deposits	16,850,000.00	17,135,000.00	17,060,000.00	16,840,000.00	16,740,000.00
U. S. bonds on hand	18,672,250.00	15,560,400.00	14,143,000.00	13,579,600.00	12,305,900.00
Other stocks and b'ds	73,155,984.60	73,424,815.97	72,572,306.93	71,363,477.46	73,449,352.07
Due from res've ag't's	138,705,012.74	122,491,957.98	95,247,152.62	111,993,019.65	121,161,976.80
Due from nat l banks	64,638,322.58	68,031,209.90	64,891,670.13	6,335,544.57	69,459,884.45
Due from State banks	17,937,976.35	18,145,827.61	16,306,506.91	15,833,982.98	18,329,912.01
Real estate, etc	49,418,805.02	49,667,126.87	50,149,083.90	49,900,886.91	49,889,936.06
Current expenses	7,815,880.56	8,054,296.82	8,866,558.09	6,913,508.85	9,670,996.14
Premiums paid	9,742,601.42	9,826,386.76	10,605,343.49	11,632,631.68	11,923,447.15
Cash items	11,383,792.57	11,237,975.71	11,382,292.69	13,103,098.55	11,924,152.89
Cl'g-house loan cert's	.....	.....	10,335,000.00	1,690,000.00	1,870,000.00
Clear'g-house exc'gs	68,403,373.30	83,531,472.58	69,498,913.13	66,257,118.15	75,195,955.95
Bills of other banks	23,485,124.00	26,525,120.00	23,386,695.00	23,258,854.00	22,377,965.00
Fractional currency	491,067.76	489,802.51	473,046.66	469,023.89	456,778.26
Specie	122,080,127.33	114,744,707.09	109,661,682.11	128,609,474.73	139,747,079.53
Legal-tender notes	75,847,095.00	77,712,628.00	76,917,212.00	77,044,659.00	76,369,555.00
U. S. cert's of deposit	14,045,000.00	11,990,000.00	9,870,000.00	14,200,200.00	19,040,000.00
Due from U. S. Treas.	16,465,785.66	17,468,976.58	17,022,999.34	17,739,906.28	15,442,306.52
Total	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

Resources.	MARCH 10. 2,671 banks.	MAY 6. 2,678 banks.	JULY 1. 2,689 banks.	OCTOBER 1. 2,714 banks.	DECEMBER 24. 2,732 banks.
Loans and discounts	$1,232,327,453.69	$1,241,450,649.79	$1,257,655,547.92	$1,306,143,990.46	$1,343,517,559.96
Bonds for circulation	313,106,200.00	312,168,500.00	310,102,200.00	307,657,050.00	304,776,750.00
Bonds for deposit	16,815,000.00	16,740,000.00	17,607,000.00	17,457,000.00	18,012,000.00
U. S. bonds on hand	14,607,650.00	14,769,250.00	14,588,800.00	14,329,400.00	12,665,750.00
Other stocks and b'ds	75,152,919.35	75,019,208.99	77,249,159.42	77,495,230.25	77,533,841.38
Due from res've ag'ts	136,462,273.26	130,903,103.77	132,733,904.34	138,378,515.15	139,239,444.80
Due from nat'l banks	66,442,054.87	67,866,656.57	77,220,972.29	78,967,697.86	79,452,309.67
Due from State banks	17,572,822.65	17,348,938.11	17,180,008.46	17,987,891.44	18,553,946.46
Real estate, etc	49,699,501.42	49,886,378.87	50,729,896.08	51,293,801.16	54,963,062.01
Current expenses	7,877,320.27	7,096,268.06	3,533,759.49	6,853,392.72	9,416,971.01
Premiums paid	12,330,437.60	12,358,982.70	12,690,663.41	12,511,333.41	11,802,199.86
Cash items	11,228,856.82	11,276,626.48	17,214,373.52	14,347,579.53	12,810,187.64
Cl'g-house loan cert's	1,530,000.00	1,430,000.00	1,380,000.00	1,110,000.00	630,000.00
Clear'g-house exc'gs	59,085,781.99	72,259,129.39	113,158,675.32	84,926,730.76	92,351,296.77
Bills of other banks	22,013,314.00	26,217,171.00	23,465,388.00	23,062,765.00	23,178,052.00
Fractional currency	519,529.96	513,200.12	489,927.18	477,055.17	415,082.64
Trade dollars	.....	.....	.....	1,605,763.69	1,670,961.77
Specie	167,115,873.67	177,433,119.30	177,612,492.02	174,872,572.54	165,354,352.37
Legal-tender notes	71,017,322.00	77,336,999.00	79,701,352.00	69,738,119.00	67,585,466.00
U. S. cert's of deposit	22,760,000.00	19,135,000.00	22,920,000.00	18,800,000.00	11,765,000.00
Due from U. S. Treas.	15,079,935.80	15,473,270.84	14,617,897.02	14,897,114.24	14,981,021.79
Total	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

Resources.	MARCH 1. 2,768 banks.	JUNE 3. 2,809 banks.	AUGUST 27. 2,849 banks.	OCTOBER 7. 2,852 banks.	DECEMBER 28. 2,875 banks.
Loans and discounts	$1,367,705,252.80	$1,398,552,099.71	$1,421,547,199.22	$1,450,957,054.93	$1,470,157,681.13
Bonds for circulation	296,661,400.00	279,414,400.00	270,315,850.00	258,498,950.00	228,384,350.00
Bonds for deposit	18,637,000.00	18,810,000.00	19,984,900.00	20,105,900.00	21,040,900.00
U. S. bonds on hand	16,580,050.00	12,535,550.00	14,368,950.00	12,326,500.00	10,576,200.00
Other stocks and b'ds	80,227,388.98	83,347,119.93	82,439,901.64	81,825,266.40	81,431,000.66
Due from res've ag'ts	142,805,686.91	133,027,136.53	143,715,221.45	140,764,579.01	142,117,979.28
Due from nat'l banks	76,933,579.67	77,632,198.47	78,091,411.58	80,526,615.77	88,271,697.96
Due from State banks	18,834,235.88	17,720,924.26	18,387,215.76	20,140,256.27	21,465,427.08
Real estate, etc	52,262,718.07	53,117,564.42	53,834,583.58	54,090,070.91	54,763,530.37
Current expenses	7,705,850.57	8,681,672.33	5,837,175.21	7,438,741.12	10,283,007.79
Premiums paid	12,237,689.15	13,298,269.23	13,641,463.72	14,303,529.55	15,160,621.67
Cash items	15,135,538.48	12,181,455.80	10,108,981.58	13,277,169.64	13,218,973.44
Cl'g-house loan cert's	505,000.00	205,000.00	85,000.00	.....	.....
Clear'g-house exc'gs	99,923,656.81	76,140,330.60	62,474,605.90	95,536,941.15	70,525,126.92
Bills of other banks	20,503,303.00	25,129,938.00	21,602,661.00	22,734,085.00	26,132,330.00
Fractional currency	470,175.18	452,361.34	451,308.89	434,220.93	447,833.09
Trade dollars	1,681,530.65	1,713,384.35	1,857,041.56	1,889,791.55	1,827,364.20
Specie	171,615,919.39	157,459,870.49	149,000,492.10	156,387,696.00	166,983,556.04
Legal-tender notes	67,044,886.00	79,656,788.00	64,039,751.00	62,812,322.00	67,739,828.00
U. S. cert's of deposit	12,430,000.00	11,850,000.00	8,115,000.00	5,855,000.00	6,195,000.00
5% fund with Treas	12,953,248.20	12,198,526.43	11,868,912.52	11,358,044.97	10,056,128.39
Due from U. S. Treas	1,513,019.67	1,416,892.00	1,599,303.36	2,592,042.94	975,376.96
Total	2,494,337,129.44	2,474,544,481.89	2,453,666,930.07	2,513,854,751.17	2,507,753,912.95

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1884.

Liabilities.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 20.
	2,563 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Capital stock	$515,725,005.00	$518,471,844.00	$522,515,996.00	$524,271,345.00	$524,089,065.00
Surplus fund	145,741,679.90	146,047,958.07	145,763,416.17	147,055,037.85	146,867,119.66
Undivided profits	63,644,861.56	67,450,459.60	70,597,487.21	63,234,237.62	70,711,369.95
Nat'l-bank circulat'n	298,791,610.00	297,506,243.00	295,175,334.00	289,775,123.00	280,197,043.00
State-bank circulat'n	180,589.00	180,576.00	179,666.00	179,653.00	174,645.00
Dividends unpaid	1,422,901.91	1,415,889.58	1,384,686.71	3,686,160.33	1,331,421.54
Individual deposits	1,046,056,167.90	1,060,778,388.06	979,020,349.63	975,243,795.14	987,649,055.68
U. S. deposits	9,956,875.24	11,233,495.77	10,530,759.44	10,367,909.92	10,655,803.72
Dep's U.S.dis.officers	3,856,461.66	3,588,980.50	3,664,326.13	3,703,804.34	3,749,969.85
Due to national banks	207,461,179.63	192,868,942.31	155,785,354.44	173,979,149.80	187,296,348.30
Due to State banks	88,466,363.89	86,778,138.85	70,480,617.11	72,408,206.85	72,572,384.43
Notes rediscounted	6,234,202.32	7,299,284.58	11,343,505.55	11,008,595.07	8,433,724.67
Bills payable	2,968,740.50	3,193,635.20	4,262,244.57	4,580,862.15	3,415,524.07
Cl'g-house loan cert's	.....	.....	11,895,000.00	.....	.....
Total	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

Liabilities.	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Capital stock	$524,255,151.00	$525,195,577.00	$526,273,602.00	$527,524,410.00	$529,360,725.00
Surplus fund	145,907,800.02	145,103,776.01	146,523,799.94	146,624,642.06	150,155,549.52
Undivided profits	60,296,452.56	60,184,358.12	52,229,946.61	59,335,519.11	69,229,645.82
Nat'l-bank circulat'n	274,054,157.00	273,703,047.00	269,147,690.00	268,869,597.00	267,430,837.00
State-bank circulat'n	162,581.00	144,498.00	144,489.00	136,898.00	133,932.00
Dividends unpaid	1,301,937.73	2,577,236.08	6,414,263.98	3,508,325.38	1,360,977.27
Individual deposits	996,501,647.40	1,035,802,188.56	1,106,376,516.80	1,102,372,450.35	1,111,429,914.98
U. S. deposits	11,006,919.47	11,690,707.52	10,995,974.68	11,552,621.98	12,058,768.36
Dep's U.S.dis. officers	3,039,646.40	3,330,522.70	3,027,218.02	2,714,399.37	3,005,783.11
Due to national banks	205,877,203.09	199,081,104.40	203,932,800.05	213,534,905.08	216,564,533.96
Due to State banks	82,190,567.43	81,966,092.25	88,847,454.78	86,115,061.25	85,060,162.27
Notes rediscounted	6,299,722.15	5,736,012.02	5,864,000.85	8,432,792.64	9,932,828.24
Bills payable	1,850,162.10	2,167,333.33	2,074,259.76	2,191,380.16	1,951,598.60
Total	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

Liabilities.	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Capital stock	$533,360,615.00	$539,109,291.72	$545,522,598.00	$548,240,730.00	$550,698,675.00
Surplus fund	152,872,349.01	153,642,934.86	157,003,875.60	157,249,190.87	159,573,479.21
Undivided profits	59,376,381.80	67,662,886.02	62,211,565.63	66,503,494.72	79,298,286.13
Nat'l-bank circulat'n	256,972,158.00	244,893,097.00	238,273,685.00	228,672,610.00	202,078,287.00
State-bank circulat'n	133,931.00	132,470.00	128,336.00	125,002.00	115,352.00
Dividends unpaid	1,534,905.58	1,526,776.66	1,863,303.62	2,227,810.59	1,590,345.06
Individual deposits	1,152,660,492.06	1,146,246,911.43	1,113,459,187.35	1,172,968,308.64	1,169,716,413.13
U. S. deposits	12,414,566.52	13,670,721.76	14,295,927.74	13,842,023.69	13,705,700.73
Dep's U.S.dis.officers	3,019,018.72	2,798,864.55	2,884,865.62	2,721,276.77	4,276,257.85
Due to national banks	219,778,171.80	204,405,273.11	218,327,437.33	218,395,950.54	223,842,279.46
Due to State banks	92,663,570.46	90,591,102.81	90,366,354.90	90,246,483.31	91,254,533.23
Notes rediscounted	8,376,095.20	8,718,911.71	7,948,698.27	10,594,176.56	9,159,345.79
Bills payable	1,174,874.29	1,145,240.26	1,381,095.01	2,067,693.48	2,444,958.36
Total	2,494,337,129.44	2,474,544,481.89	2,453,666,930.07	2,513,854,751.17	2,507,753,912.95

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1887.

Resources.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Loans and discounts.	$1,515,534,674.67	$1,560,291,810.73	$1,560,371,741.05	$1,587,549,133.76	$1,583,941,484.96
Bonds for circulation	211,537,150.00	200,452,300.00	189,032,050.00	189,083,100.00	186,431,900.00
Bonds for deposits ..	22,976,900.00	24,990,500.00	26,402,000.00	27,757,000.00	42,203,000.00
U. S. bonds on hand..	9,721,450.00	8,157,250.00	7,808,000.00	6,914,350.00	6,988,550.00
Other stocks and b'ds	87,441,034.86	88,031,124.15	88,374,837.99	88,831,009.96	90,775,413.31
Due from res've ag'ts	163,161,181.37	148,067,874.43	140,270,155.75	140,873,587.98	132,959,765.34
Due from nat'l banks	86,460,829.09	105,576,841.99	299,487,767.80	93,302,413.94	98,227,065.30
Due from State banks	21,725,805.99	22,746,190.43	30,952,187.86	22,103,677.18	21,995,356.41
Real estate, etc.....	55,128,600.78	55,729,098.76	56,954,622.58	57,968,159.71	58,825,168.16
Current expenses ...	8,064,292.40	7,781,151.97	5,158,940.86	8,253,890.72	10,600,817.35
Premiums paid.....	15,537,721.22	16,806,431.83	17,353,130.17	17,288,771.35	18,797,205.79
Cash items.....	13,308,520.04	13,065,663.79	16,914,070.02	14,691,373.38	13,326,455.77
Clear'g-house exch'gs	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.99	85,097,380.41
Bills of other banks .	22,235,206.00	25,188,137.00	22,962,737.00	21,937,884.00	23,447,294.00
Fractional currency.	577,878.03	556,186.75	564,266.72	540,594.50	554,906.55
Trade dollars.....	1,803,661.40	181,203.08	63,671.97	509.25	328.09
Specie.....	171,678,906.15	167,315,665.62	165,104,210.28	165,085,454.38	159,210,643.48
Legal-tender notes ..	66,228,158.00	79,595,088.00	74,477,342.00	73,751,255.00	75,361,975.00
U. S. cert's of deposit	7,645,000.00	8,025,000.00	7,810,000.00	6,190,000.00	6,165,000.00
5% fund with Treas.	9,280,755.33	8,810,585.35	8,341,988.77	8,310,442.35	8,168,503.20
Due from U. S. Treas.	1,856,195.13	1,113,554.81	660,818.42	985,410.14	1,068,117.43
Total.....	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Resources.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Loans and discounts.	$1,584,170,370.51	$1,606,397,923.95	$1,628,124,564.83	$1,684,180,624.27	$1,676,554,863.67
Bonds for circulation	181,845,450.00	181,042,950.00	177,543,900.00	171,867,200.00	162,820,650.00
Bonds for deposits..	56,863,000.00	56,643,000.00	55,788,000.00	54,208,000.00	48,949,000.00
U. S. bonds on hand..	6,450,500.00	7,639,350.00	7,830,150.00	6,507,050.00	6,374,400.00
Other stocks and b'ds	94,153,688.97	95,296,917.07	96,265,812.31	99,752,403.73	102,276,898.17
Due from res've ag'ts	155,341,240.86	146,477,902.83	158,133,598.31	170,458,593.83	156,587,199.27
Due from nat'l banks	92,980,682.18	95,519,102.26	101,689,774.90	99,821,000.57	107,175,402.59
Due from State banks	21,880,069.60	22,709,703.01	22,714,258.27	23,767,260.53	24,217,165.51
Real estate, etc.....	59,366,247.85	60,111,356.86	61,101,833.19	62,634,791.74	63,436,066.74
Current expenses ...	6,531,237.71	9,843,637.81	5,685,313.21	8,498,758.28	11,342,192.45
Premiums paid.....	19,779,498.56	19,501,481.06	18,903,434.54	17,615,898.02	16,681,256.56
Cash items.....	12,255,978.69	14,644,675.77	16,855,801.15	15,071,024.30	14,140,858.12
Clear'g-house exch'gs	73,418,037.29	117,270,706.86	74,229,763.69	102,439,751.67	91,765,292.99
Bills of other banks .	23,145,206.00	24,434,212.00	21,343,405.00	21,600,818.00	21,728,238.00
Fractional currency.	683,148.93	662,722.27	632,602.42	684,268.41	628,387.42
Trade dollars	437.59	351.15	371.76	419.05	763.56
Specie.....	173,830,614.62	172,074,011.19	181,292,276.76	178,097,816.64	172,734,278.50
Legal-tender notes ..	82,317,670.00	83,574,210.00	81,995,613.00	81,099,461.00	82,555,060.00
U. S. cert's of deposit	10,120,000.00	9,330,000.00	12,315,000.00	8,955,000.00	9,220,000.00
5% fund with Treas.	7,993,189.22	7,887,950.36	7,765,837.16	7,555,401.72	7,141,431.41
Due from U. S. Treas.	1,240,035.56	1,361,033.74	1,236,675.66	935,799.31	1,246,391.04
Total.....	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Resources.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Loans and discounts.	$1,704,067,489.39	$1,739,651,934.67	$1,779,054,527.66	$1,817,257,703.17	$1,811,686,891.57
Bonds for circulation	156,728,200.00	149,520,850.00	147,502,200.00	146,471,700.00	143,434,700.00
Bonds for deposit ...	46,384,000.00	44,882,000.00	44,832,000.00	44,063,000.00	41,681,000.00
U. S. bonds on hand..	6,395,000.00	6,690,800.00	6,810,100.00	4,438,200.00	3,740,350.00
Other stocks and b'ds	102,215,066.01	103,030,575.31	106,712,174.80	109,313,635.01	111,344,480.32
Due from res've ag'ts	192,702,196.35	187,372,295.47	192,590,073.67	189,136,281.01	164,889,765.16
Due from nat'l banks	101,327,319.18	107,091,577.44	108,999,878.96	117,869,749.37	118,206,354.91
Due from State banks	24,651,712.33	26,924,218.24	25,956,516.98	28,417,511.26	28,143,681.33
Real estate, etc.....	66,248,183.93	66,855,303.68	67,377,183.12	69,377,173.73	70,694,191.37
Current expenses ...	7,418,190.08	8,984,846.65	3,760,961.17	8,525,924.84	11,902,368.22
Premiums paid.....	16,729,244.88	17,058,275.44	17,126,726.31	16,613,917.93	15,847,602.85
Cash items.....	12,676,652.11	15,049,325.16	14,350,765.37	17,059,786.57	15,134,700.19
Clear'g-house exch'gs	84,111,547.63	101,452,588.54	101,552,062.67	136,783,162.26	103,719,453.43
Bills of other banks	22,411,826.00	25,722,720.00	21,761,487.00	20,875,528.00	20,388,807.00
Fractional currency.	717,823.63	698,369.91	719,273.63	682,034.93	720,462.37
Specie	182,284,803.00	185,176,150.86	175,903,868.98	164,326,448.84	171,089,458.10
Legal-tender notes .	88,624,860.00	97,838,385.00	97,456,832.00	86,752,093.00	84,490,891.00
U. S. cert's of deposit	13,785,000.00	13,355,000.00	14,890,000.00	12,945,000.00	9,045,000.00
5% fund with Treas	6,860,118.44	6,565,205.97	6,457,870.66	6,405,058.18	6,276,659.10
Due from U. S. Treas	4,066,950.97	1,001,795.14	1,161,617.26	976,737.81	1,239,867.04
Total .	2,837,406,243.93	2,904,922,547.45	2,937,976,370.21	2,998,290,645.91	2,963,676,687.25

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—Continued.

1887.

Liabilities.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Capital stock	$555,351,765.00	$565,629,068.45	$571,648,811.00	$578,462,765.00	$580,733,094.42
Surplus fund.....	164,337,132.72	167,411,521.03	172,348,398.99	173,913,440.97	175,246,408.26
Undivided profits ...	67,248,949.16	70,153,368.11	62,294,634.02	71,451,167.02	79,899,218.06
Nat'l-bank circulat'n	186,231,498.00	176,771,539.00	166,625,658.00	167,283,343.00	164,904,094.00
State-bank circulat'n	106,100.00	98,716.00	98,697.00	98,699.00	98,676.50
Dividends unpaid ...	1,441,628.17	1,977,314.40	2,239,929.46	2,495,127.83	1,343,963.98
Individual deposits .	1,224,925,698.26	1,266,570,537.67	1,285,076,978.58	1,249,477,126.95	1,235,757,941.59
U. S. deposits	15,233,909.94	17,556,485.93	19,186,712.77	20,392,284.03	38,416,276.87
Dep's U.S.dis.officers	4,277,187.61	3,779,735.14	4,074,903.62	4,831,666.14	4,515,024.05
Due to nat'l banks...	249,337,482.40	244,575,545.12	235,966,622.46	227,491,984.15	223,088,927.85
Due to State banks..	103,012,552.48	102,089,438.63	103,603,598.14	102,094,625.68	98,809,344.66
Notes rediscounted..	7,556,837.10	10,132,799.64	11,125,236.08	17,312,806.39	16,268,247.74
Bills payable.....	2,082,374.21	2,567,953.30	2,985,987.60	4,888,439.43	5,105,112.57
Total.....	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Liabilities.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Capital stock	$582,194,263.75	$585,449,487.75	$588,384,018.25	$592,621,656.04	$593,848,247.29
Surplus fund.....	179,533,475.38	180,053,507.27	183,106,435.70	185,520,564.68	187,292,469.97
Undivided profits...	66,606,930.87	78,196,768.91	70,296,173.67	77,434,426.23	88,302,639.01
Nat'l-bank circulat'n	159,750,193.50	158,897,572.00	155,313,353.50	151,702,809.50	143,549,296.50
State-bank circulat'n	98,652.50	94,878.50	82,372.50	82,354.50	82,354.50
Dividends unpaid...	1,534,314.51	1,766,496.41	7,381,894.42	2,378,275.70	1,267,930.19
Individnal deposits .	1,251,957,844.42	1,309,731,015.16	1,292,342,471.28	1,350,320,861.11	1,331,265,617.08
U. S. deposits	55,193,899.19	54,691,454.69	54,679,643.93	52,140,562.97	46,707,010.38
Dep's U.S.dis.officers	4,255,362.02	4,789,093.63	3,690,652.65	3,993,900.51	4,415,608.41
Due to nat'l banks...	241,038,499.93	237,056,940.91	248,248,440.03	260,697,968.60	252,291,134.80
Due to State banks..	105,539,405.53	104,502,668.21	109,871,372.41	114,936,397.15	108,001,606.46
Notes rediscounted .	12,866,722.85	12,724,238.71	13,096,119.55	17,305,750.61	14,844,303.00
Bills payable.....	3,796,739.99	4,469,076.04	4,955,068.27	6,615,813.47	5,707,581.41
Total.....	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Liabilities.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Capital stock	$596,569,330.70	$599,472,742.88	$605,851,640.50	$612,584,095.00	$617,840,164.67
Surplus fund.....	192,458,759.90	193,746,169.52	196,911,605.90	197,394,760.55	198,508,794.14
Undivided profits...	76,901,041.65	83,956,827.81	72,532,956.94	84,866,869.13	97,050,091.86
Nat'l-bank circulat'n	137,216,136.50	131,128,137.00	128,867,425.00	128,450,600.00	126,039,541.30
State-bank circulat'n	82,347.50	81,899.50	81,008.50	80,410.50	81,006.50
Dividends unpaid...	1,338,706.37	2,907,667.72	3,517,596.07	3,600,054.96	1,289,651.13
Individual deposits .	1,354,973,535.80	1,422,042,136.92	1,442,137,979.08	1,475,467,560.37	1,436,402,685.65
U. S. deposits	43,554,480.27	42,965,811.22	43,247,864.17	41,588,613.71	39,224,588.51
Dep's U.S.dis.officers	4,544,501.55	4,136,285.33	3,451,189.34	4,936,644.66	4,672,950.14
Due to nat'l banks...	289,753,579.16	286,204,670.64	295,841,107.17	293,015,192.86	267,159,449.09
Due to State banks.	127,751,135.48	124,755,971.73	131,383,466.80	132,327,094.47	123,713,409.48
Notes rediscounted .	9,249,531.33	10,340,502.04	10,133,196.24	16,782,511.36	15,723,378.11
Bills payable.....	3,013,127.72	4,083,695.11	4,019,334.53	7,196,238.34	5,970,976.65
Total.....	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.91	2,933,676,687.23

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1890.

Resources.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Loans and discounts	$1,844,978,433.06	$1,904,167,351.00	$1,933,509,332.89	$1,986,058,320.13	$1,932,393,206.08
Bonds for circulation	142,531,500.00	143,790,900.00	144,624,750.00	139,969,050.00	139,688,150.00
Bonds for deposits	31,620,000.00	29,893,000.00	29,663,000.00	28,386,500.00	27,858,500.00
U. S. bonds on hand	5,870,550.00	5,591,800.00	5,624,350.00	2,297,500.00	2,075,600.00
Other stocks and b'ds	116,848,501.23	117,051,244.07	116,469,536.45	115,528,951.02	116,609,301.40
Due from res've ag'ts	188,064,131.93	183,206,306.36	185,821,768.04	189,451,786.49	160,220,682.79
Due from nat'l banks	114,379,065.00	113,600,039.35	112,207,068.35	118,289,612.46	111,573,147.08
Due from State banks	28,800,812.21	28,345,930.67	27,311,955.07	28,485,223.32	28,434,882.79
Real estate, etc	72,566,724.91	74,211,949.99	75,657,886.82	76,835,316.02	78,060,490.13
Current expenses	9,038,138.73	9,916,955.10	4,257,598.27	9,099,402.20	13,434,642.44
Premiums paid	14,735,693.95	14,450,752.21	14,316,075.03	14,248,488.10	14,568,760.03
Cash items	15,187,240.17	15,443,751.65	13,875,200.34	17,201,819.17	15,057,481.84
Clear'g-house exch'gs	112,613,788.35	68,428,149.94	88,237,944.43	106,767,176.06	88,818,299.11
C'lg-house loan cert's					13,395,249.00
Bills of other banks	21,318,480.00	19,813,670.00	21,184,428.00	18,492,392.00	18,832,221.00
Fractional currency	807,162.57	746,199.91	793,646.45	766,846.68	755,021.82
Specie	181,546,137.80	178,165,494.43	178,604,063.56	195,908,858.84	190,063,006.20
Legal-tender notes	86,551,602.00	88,088,992.00	92,480,469.00	80,604,731.00	82,177,126.00
U. S. cert's of deposit	8,830,000.00	8,135,000.00	9,825,000.00	6,155,000.00	5,760,000.00
5% fund with Treas	6,191,888.87	6,301,510.51	6,305,121.98	6,123,597.88	6,069,110.84
Due from U. S. Treas.	855,119.70	867,223.14	1,001,631.02	816,923.48	1,093,947.04
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85	3,046,938,825.59

1891.

Resources.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.	DECEMBER 2.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.	3,692 banks.
Loans and discounts	$1,927,654,559.80	$1,969,846,379.67	$1,963,704,948.07	$2,005,463,205.93	$2,001,032,625.05
Bonds for circulation	140,183,450.00	140,498,400.00	142,586,400.00	150,035,600.00	153,838,200.00
Bonds for deposits	27,904,500.00	27,954,500.60	25,150,500.00	20,432,500.00	19,186,500.00
U. S. bonds on hand	3,466,250.00	3,768,850.00	4,963,650.00	4,439,450.00	4,279,750.00
Other stocks and b'ds	121,099,034.59	122,333,707.66	122,347,244.98	125,179,076.40	128,440,959.39
Due from res've ag'ts	182,645,602.94	180,004,721.63	175,591,085.51	193,990,323.44	196,319,537.81
Due from nat'l banks	110,850,874.53	112,500,098.73	114,471,803.70	115,196,682.26	121,827,315.25
Due from State banks	27,955,862.77	28,172,653.23	27,742,727.64	29,471,898.95	32,425,379.39
Real estate, etc	79,096,556.48	80,874,918.58	81,919,491.00	83,270,122.08	84,049,386.90
Current expenses	8,396,041.93	11,405,934.04	4,624,889.19	9,879,231.42	13,279,136.79
Premiums paid	14,491,627.05	14,960,592.48	14,351,727.16	14,705,700.70	14,695,279.96
Cash items	13,349,234.66	17,602,457.69	16,073,092.99	13,272,545.10	17,939,023.04
Clear'g-house exch'gs	77,828,113.56	126,447,384.31	80,305,873.21	122,039,882.10	108,243,483.92
C'lg-house loan cert's	610,000.00	120,000.00			
Bills of other banks	19,076,085.00	20,456,257.00	21,418,977.00	19,991,167.00	20,225,104.00
Fractional currency	864,742.88	830,198.62	863,181.74	867,462.37	837,175.54
Specie	201,240,362.82	194,939,411.31	190,769,537.46	183,515,075.91	207,898,034.75
Legal-tender notes	89,400,399.00	96,375,249.00	100,399,811.00	97,615,608.00	93,854,354.00
U. S. cert's of deposit	11,655,000.00	11,515,000.00	18,845,000.00	15,720,000.00	8,765,000.00
5% fund with Treas	6,133,544.12	6,158,960.87	6,129,840.09	6,536,931.51	6,682,280.10
Due from U. S. Treas.	1,100,310.17	729,226.35	1,155,473.05	1,457,807.85	1,047,684.18
Total	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02	3,237,866,210.07

1892.

Resources.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.	DECEMBER 9.
	3,711 banks.	3,734 banks.	3,759 banks.	3,773 banks.	3,784 banks.
Loans and discounts	$2,058,925,167.12	$2,108,360,340.54	$2,127,757,191.30	$2,171,041,088.11	$2,166,615,720.28
Bonds for circulation	158,109,300.00	160,634,550.00	161,939,800.00	163,275,300.00	166,449,250.00
Bonds for deposits	17,416,500.00	16,386,000.00	15,447,000.00	15,282,000.00	15,321,000.00
U. S. bonds on hand	4,638,190.00	5,412,000.00	4,854,600.00	4,882,250.00	4,148,600.00
Other stocks and b'ds	138,055,947.09	144,058,062.77	151,125,823.17	154,535,514.54	153,648,180.71
Due from res've ag'ts	256,750,998.13	250,249,071.26	252,473,640.18	236,434,330.89	204,948,159.79
Due from nat'l banks	131,258,888.45	130,124,510.01	137,125,158.05	140,516,353.09	142,623,106.36
Due from State banks	32,171,053.96	32,006,102.99	33,497,034.87	32,572,735.51	34,403,231.75
Real estate, etc	85,126,961.74	86,562,679.31	86,678,315.56	87,861,914.86	88,221,052.25
Current expenses	10,340,571.29	11,574,071.41	4,567,100.02	10,317,125.23	14,201,970.25
Premiums paid	14,405,799.74	14,390,888.43	13,997,560.54	14,029,616.43	13,913,289.71
Cash items	17,644,105.99	15,036,575.86	16,849,439.46	17,705,961.31	16,755,332.09
Clear'g-house exch'gs	129,515,655.34	99,954,483.17	90,364,300.19	105,522,711.81	110,522,668.49
Bills of other banks	19,765,178.00	22,014,231.00	21,325,840.00	19,557,474.00	20,488,781.00
Fractional currency	924,866.86	924,375.50	939,382.87	934,648.37	893,909.82
Specie	230,147,968.28	239,044,108.15	229,320,180.41	209,116,378.69	209,895,260.76
Legal-tender notes	99,445,735.00	107,981,102.00	113,915,016.00	104,267,945.00	102,276,335.00
U. S. cert's of deposit	24,080,000.00	26,405,000.00	23,115,000.00	13,995,000.00	6,470,000.00
5% fund with Treas	6,898,132.04	6,990,517.09	7,092,591.94	7,139,564.69	7,282,413.90
Due from U. S. Treas	1,051,339.53	926,158.95	1,409,312.15	1,106,987.93	1,268,405.03
Total	3,436,672,358.56	3,479,035,128.41	3,493,794,586.71	3,510,094,897.46	3,480,349,667.19

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1890.

Liabilities.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Capital stock	$626,598,200.00	$635,055,276.09	$642,073,676.00	$650,447,235.00	$657,877,225.00
Surplus fund	204,433,604.19	207,136,196.13	212,614,661.01	213,563,895.78	214,965,633.67
Undivided profits	85,753,976.34	94,049,477.44	79,854,737.58	97,006,635.74	111,772,985.42
Nat'l-bank circulat'n	123,862,282.00	125,791,940.00	126,323,880.00	122,928,084.50	123,038,785.50
State-bank circulat'n	81,003.50	77,352.50	77,335.50	77,333.50	77,328.50
Dividends unpaid	1,612,499.50	1,766,523.94	2,844,708.73	2,876,836.34	1,167,262.71
Individual deposits	1,479,986,027.48	1,480,474,472.32	1,521,745,665.23	1,564,845,174.67	1,485,095,855.70
U. S. deposits	28,194,911.44	27,047,519.80	27,025,610.38	25,118,559.39	24,922,263.36
Dep's U.S.dis.officers	4,277,638.17	3,672,054.34	3,552,392.28	4,229,511.42	4,456,472.43
Due to nat'l banks	297,098,933.41	281,994,358.12	288,296,836.21	285,081,259.25	253,082,126.32
Due to State banks	137,067,285.29	132,465,337.41	135,305,641.11	141,350,726.21	121,438,255.50
Notes rediscounted	10,371,343.29	13,419,992.95	15,027,632.53	23,660,329.51	25,598,405.72
Bills payable	3,997,265.67	7,265,719.29	7,028,049.14	10,301,913.54	11,501,225.76
Cl'g-house loan cert's					11,945,000.00
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85	3,046,938,825.59

1891.

Liabilities.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.	DECEMBER 2.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.	3,692 banks.
Capital stock	$662,518,459.15	$667,787,406.15	$672,903,597.45	$677,426,870.25	$677,356,927.00
Surplus fund	220,515,678.70	222,491,983.46	227,199,041.46	227,576,485.91	228,221,530.31
Undivided profits	95,972,506.90	101,502,654.66	87,448,472.14	103,284,673.73	108,116,263.56
Nat'l-bank circulat'n	123,112,529.00	123,447,633.00	123,915,643.00	131,323,301.50	131,792,873.25
State-bank circulat'n	76,700.50	74,117.50	74,138.50	74,118.50	74,118.50
Dividends unpaid	1,338,745.25	2,104,185.98	4,645,261.20	1,453,735.58	1,503,539.69
Individual deposits	1,483,450,033.17	1,575,506,099.18	1,535,058,568.73	1,588,318,081.37	1,602,052,766.59
U. S. deposits	24,923,462.24	24,411,606.10	21,523,185.64	15,700,672.40	14,478,542.91
Dep's U.S.dis.officers	4,323,333.50	4,781,045.75	4,387,991.08	4,566,660.33	3,955,227.37
Due to nat'l banks	280,514,008.37	277,560,322.78	270,744,474.60	288,576,703.96	292,480,956.07
Due to State banks	142,324,866.94	112,455,768.77	137,727,372.05	142,018,070.06	149,334,721.20
Notes rediscounted	17,330,650.55	16,604,735.21	19,719,695.08	21,981,952.56	16,325,642.89
Bills payable	7,456,781.57	8,482,342.63	8,067,812.86	10,778,944.87	7,994,514.30
Other liabilities					1,178,586.43
Cl'g-house loan cert's	1,144,416.46	285,000.00			
Total	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02	3,237,866,210.07

1892.

Liabilities.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.	DECEMBER 9.
	3,711 banks.	3,734 banks.	3,759 banks.	3,773 banks.	3,784 banks.
Capital stock	$679,970,110.00	$682,232,158.00	$684,678,203.25	$686,573,015.00	$689,698,017.50
Surplus fund	234,069,984.34	235,192,004.95	238,239,970.94	238,871,124.84	239,931,932.08
Undivided profits	96,574,522.85	103,376,029.20	88,227,388.88	101,652,754.66	111,603,884.52
Nat'l-bank circulat'n	137,627,107.25	140,052,343.50	141,061,533.00	143,423,298.00	115,669,499.00
State-bank circulat'n	75,097.50	71,507.50	75,076.50	75,076.50	74,176.50
Dividends unpaid	1,470,937.98	1,657,310.34	3,904,292.83	3,888,865.78	1,308,137.97
Individual deposits	1,702,240,957.68	1,743,787,545.10	1,753,339,679.86	1,765,422,983.68	1,764,456,177.11
U. S. deposits	12,757,046.94	11,911,030.77	10,823,973.08	9,828,144.21	9,673,349.92
Dep's U.S.dis.officers	3,806,323.51	3,625,107.19	3,356,091.88	4,044,734.04	4,034,240.37
Due to nat'l banks	372,985,405.11	361,593,119.06	367,143,324.53	352,046,184.05	323,339,449.03
Due to State banks	181,688,074.58	181,538,222.87	188,683,254.94	178,607,018.34	160,778,117.18
Notes rediscounted	8,517,205.36	9,090,080.27	9,181,650.14	17,132,487.71	15,775,618.63
Bills payable	3,876,401.20	3,816,163.49	4,581,163.01	6,549,163.65	9,318,249.82
Other liabilities	1,013,181.26	1,092,506.20	498,983.87	1,979,746.97	1,688,817.56
Total	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,094,897.46	3,480,349,667.19

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1893.

Resources.	MARCH 6.	MAY 4.	JULY 12.	OCTOBER 3.	DECEMBER 19.
	3,806 banks.	3,830 banks.	3,807 banks.	3,781 banks.	3,787 banks.
Loans and discounts.	$2,159,614,092.48	$2,161,401,858.59	$2,020,483,671.04	$1,843,634,167.51	$1,871,574,769.95
Bonds for circulation	170,096,550.00	172,412,550.00	176,588,050.00	206,463,850.00	204,809,350.00
Bonds for deposits..	15,351,000.00	15,261,000.00	15,256,000.00	14,816,000.00	14,436,000.00
U. S. bonds on hand.	4,372,600.00	3,519,550.00	3,078,050.00	2,760,950.00	3,049,000.00
Other stocks and b'ds	153,420,770.68	150,747,862.86	149,690,701.61	148,569,950.46	159,749,363.92
Due from res've ag'ts	202,612,051.30	174,312,119.44	159,352,677.33	158,499,644.28	212,630,636.30
Due from nat'l banks	124,384,884.35	121,673,794.24	111,956,506.81	94,740,014.97	108,265,460.75
Due from State banks	30,126,300.21	32,681,708.94	27,211,234.32	24,229,106.82	28,682,998.64
Real estate, etc.....	89,710,408.54	90,033,775.48	89,383,276.28	89,151,776.08	92,322,060.53
Current expenses ...	10,992,932.60	11,746,470.23	4,892,772.88	11,071,996.65	.....
Premiums paid	13,270,691.10	12,935,077.74	11,933,004.69	13,981,867.44	13,806,470.18
Cash items.....	18,755,010.52	17,546,973.93	16,707,680.61	15,359,764.56	13,519,016.51
Clear'g-house exch's	125,142,839.74	114,977,271.08	107,765,890.44	106,181,394.59	71,943,165.75
Bills of other banks.	18,248,706.00	20,085,688.00	20,135,054.00	22,402,611.00	21,497,840.00
Fractional currency.	945,532.50	952,810.90	952,632.48	1,026,813.90	988,602.57
Specie.....	208,341,816.42	207,222,141.81	186,761,173.31	224,703,860.07	251,253,648.43
Legal-tender notes..	90,935,774.00	103,511,163.00	95,833,677.00	114,709,352.00	131,626,759.00
U. S. cert's of deposit	14,675,000.00	12,130,000.00	6,660,000.00	7,020,000.00	31,255,000.00
5% fund with Treas.	7,401,830.74	7,467,989.77	7,600,604.72	8,977,414.18	8,876,042.25
Due from U. S. Treas.	1,322,444.60	1,556,891.28	1,019,074.42	1,262,749.85	2,029,141.92
Total.....	3,459,721,235.78	3,432,176,697.25	3,213,261,731.94	3,109,563,284.36	3,242,315,326.70

1894.

Resources.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.	3,737 banks.
Loans and discounts.	$1,872,402,605.96	$1,926,686,824.98	$1,944,441,315.10	$2,007,122,191.30	$1,991,913,123.45
Bonds for circulation	200,808,850.00	200,469,250.00	201,335,150.00	199,642,500.00	195,735,950.00
Bonds for deposits..	14,445,000.00	14,720,000.00	14,926,000.00	15,226,000.00	15,051,000.00
U. S. bonds on hand.	17,250,150.00	14,805,200.00	12,875,100.00	10,662,200.00	20,760,350.00
Premiums on bonds.	15,606,786.13	15,133,458.23	14,930,896.78	14,624,279.03	16,130,000.69
Other stocks, etc....	174,305,552.50	185,324,549.67	191,137,435.66	193,300,072.44	197,328,354.09
Real estate, etc.....	94,289,433.56	95,977,811.80	96,807,490.74	97,892,136.84	98,659,789.47
Due from nat'l banks	112,672,823.41	119,303,798.52	111,775,552.18	122,479,067.98	124,798,322.39
Due from State banks	27,335,317.15	29,628,495.01	27,063,816.58	27,973,911.86	30,962,557.31
Due from res've ag'ts	246,891,926.63	257,854,100.32	258,089,227.51	248,849,607.59	234,331,340.54
Cash items.....	12,633,797.31	12,549,614.34	11,865,939.23	15,576,975.25	13,051,055.46
Clear'g-house exch's	70,299,653.62	76,002,055.47	66,511,835.77	88,524,052.17	80,869,202.29
Bills of other banks.	19,866,610.00	20,754,988.00	19,650,333.00	18,580,577.00	18,522,596.00
Fractional currency.	1,061,927.79	1,014,037.51	1,011,630.44	952,932.95	885,072.59
Specie.....	256,166,585.34	259,941,923.51	250,670,652.33	237,250,654.50	218,041,222.75
Legal-tender notes..	142,768,676.00	146,131,292.00	138,216,318.00	120,544,028.00	119,513,472.00
U. S. cert's of deposit	35,045,000.00	46,030,000.00	50,045,000.00	45,100,000.00	37,090,000.00
5% fund with Treas.	8,751,434.40	8,713,498.44	8,791,946.90	8,723,223.16	8,542,386.94
Due from U. S. Treas.	2,132,772.09	2,301,480.28	1,920,783.31	897,645.20	1,289,077.14
Total	3,324,734,901.89	3,433,342,378.08	3,422,096,423.33	3,473,922,055.27	3,423,474,873.11

1895.

Resources.	MARCH 5.	MAY 7.	JULY 11.	SEPTEMBER 28.	DECEMBER 13.
	3,728 banks.	3,711 banks.	3,715 banks.	3,712 banks.	3,706 banks.
Loans and discounts	$1,965,375,368.94	$1,989,411,201.90	$2,016,639,535.53	$2,059,408,402.27	$2,041,499,137.57
Bonds for circulation	195,787,200.00	203,648,150.00	206,227,150.00	208,682,765.00	210,479,500.00
Bonds for deposits ..	26,405,350.00	28,615,550.00	15,878,000.00	15,328,000.00	15,358,000.00
U. S. bonds on hand.	25,115,540.00	17,734,200.00	14,465,400.00	10,790,350.00	8,655,900.00
Premiums on bonds.	16,511,917.36	17,451,432.71	16,440,418.57	16,469,109.73	16,698,340.04
Other stocks, etc....	196,927,758.03	193,841,727.63	194,160,466.61	195,028,085.35	493,383,321.52
Real estate, etc.....	101,269,482.19	102,014,502.36	102,939,146.09	103,774,876.79	101,272,211.04
Due from nat'l banks	114,702,531.22	117,720,533.90	127,329,742.98	123,521,087.26	131,007,238.63
Due from State banks	29,273,688.00	30,248,003.98	31,089,231.72	30,830,482.60	33,341,627.38
Due from res've ag'ts	222,467,685.14	218,799,491.90	235,308,761.15	222,287,251.45	203,002,116.01
Cash items.....	12,424,519.77	12,557,940.30	13,598,841.41	13,056,424.53	12,939,318.30
Clear'g-house exch's	77,343,972.17	83,833,118.09	82,868,297.07	57,506,787.60	86,557,507.77
Bills of other banks.	18,436,845.00	19,247,043.00	19,402,179.00	15,537,100.00	17,111,290.00
Fractional currency	1,002,373.06	1,007,766.10	1,023,441.43	936,484.44	925,289.14
Specie	220,931,641.56	218,646,599.80	214,427,194.43	196,237,341.17	206,712,410.23
Legal-tender notes ..	113,281,622.00	118,529,158.00	123,185,172.00	93,946,685.00	99,209,423.00
U. S. cert's of deposit	31,655,000.00	26,930,000.00	45,330,000.00	49,920,000.00	31,440,000.00
5% fund with Treas.	8,527,580.65	8,718,239.53	9,094,047.82	9,085,606.08	9,194,625.78
Due from U. S. Treas.	1,080,464.66	1,017,832.04	1,146,281.47	1,285,534.36	1,744,071.85
Total	3,378,520,536.75	3,440,002,491.24	3,470,553,307.28	3,423,629,343.63	3,423,534,328.26

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1893.

Liabilities.	MARCH 6.	MAY 4.	JULY 12.	OCTOBER 3.	DECEMBER 19.
	3,806 banks.	3,830 banks.	3,807 banks.	3,781 banks.	3,787 banks.
Capital stock	$688,642,876.00	$688,701,200.00	$685,786,718.56	$678,540,338.93	$681,812,960.00
Surplus fund	245,478,362.77	246,139,133.32	249,158,300.30	246,750,781.32	246,739,602.09
Undivided profits	103,067,550.15	106,966,733.57	93,944,649.73	103,474,662.87	*a* 100,288,668.05
Nat'l-bank circulat'n	149,124,818.00	151,694,110.00	155,070,821.50	182,959,725.90	179,973,150.50
State-bank circulat'n	75,075.50	75,075.50	75,072.50	75,069.50	75,059.50
Dividends unpaid	1,350,392.19	2,579,556.38	3,879,673.50	2,874,697.59	1,217,903.99
Individual deposits	1,751,439,374.14	1,749,930,817.51	1,556,761,230.17	1,451,124,330.55	1,539,399,795.23
U. S. deposits	9,813,762.17	9,657,243.49	10,379,842.66	10,546,135.51	10,391,466.00
Dep's U.S.dis.officers	3,927,760.44	4,293,739.93	3,321,271.84	3,776,438.21	3,469,398.77
Due to nat'l banks	304,785,336.62	275,127,229.28	238,913,573.51	226,423,979.06	298,805,834.56
Due to State banks	166,901,054.78	153,500,923.94	125,979,422.16	122,891,098.21	151,313,715.25
Notes rediscounted	14,021,596.43	18,953,306.98	29,940,438.56	21,066,737.01	11,465,546.18
Bills payable	18,180,228.71	21,506,247.53	31,381,451.27	27,426,937.54	14,388,362.94
Other liabilities	2,913,047.88	3,051,379.82	28,689,265.68	31,632,352.16	2,973,863.64
Total	3,459,721,235.78	3,432,176,697.25	3,213,261,731.94	3,109,563,284.36	3,242,315,326.70

1894.

Liabilities.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.	3,737 banks.
Capital stock	$678,536,910.00	$675,868,815.00	$671,091,165.00	$668,861,847.00	$666,271,045.00
Surplus fund	246,594,715.96	246,314,185.63	245,727,673.71	245,197,517.60	244,937,179.48
Undivided profits	86,874,385.87	89,394,262.20	84,569,294.46	88,923,564.50	*a* 95,887,436.80
Nat'l-bank circulat'n	174,426,269.10	172,626,013.50	171,714,552.50	172,331,978.00	169,337,071.00
State-bank circulat'n	71,483.50	71,480.50	66,290.50	66,290.50	66,290.50
Due to nat'l banks	343,143,745.59	359,539,488.04	352,002,081.10	343,692,316.63	334,619,221.24
Due to State banks	173,942,000.98	182,937,307.10	181,791,906.23	183,167,779.62	180,345,566.56
Dividends unpaid	1,536,354.03	2,332,506.97	2,586,504.77	2,576,245.95	1,130,390.38
Individual deposits	1,586,800,444.50	1,670,958,769.07	1,677,801,200.85	1,728,418,819.12	1,695,489,346.08
U. S. deposits	9,925,967.44	10,538,365.64	11,029,017.29	10,024,909.62	10,151,402.66
Dep's U.S.dis.officers	3,643,346.71	3,317,341.85	3,099,504.08	3,716,537.80	3,865,339.58
Notes rediscounted	7,729,558.98	7,905,541.10	8,195,566.99	11,453,427.95	7,682,509.06
Bills payable	9,234,205.50	9,224,464.78	9,999,098.81	12,552,277.78	11,471,551.05
Other liabilities	2,265,513.73	2,313,836.70	2,422,567.04	2,938,543.20	2,220,523.72
Total	3,324,734,901.89	3,433,342,378.08	3,422,096,423.33	3,473,922,055.27	3,423,474,873.11

1895.

Liabilities.	MARCH 5.	MAY 7.	JULY 11.	SEPTEMBER 28.	DECEMBER 13.
	3,728 banks.	3,711 banks.	3,715 banks.	3,712 banks.	3,706 banks.
Capital stock	$662,100,100.00	$659,146,756.00	$658,224,179.65	$657,135,498.65	$656,956,245.00
Surplus fund	246,180,065.97	246,740,237.34	247,782,176.23	246,448,426.38	246,177,563.53
Undivided profits	83,920,338.80	86,571,194.99	81,221,960.54	*a* 90,439,924.48	94,501,758.19
Nat'l-bank circulat'n	169,755,091.50	175,653,500.50	178,815,801.00	182,481,610.50	185,151,344.00
State-bank circulat'n	66,173.50	66,144.50	66,133.50	66,133.50	63,504.59
Due to nat'l banks	314,430,137.22	313,314,314.80	336,225,956.52	320,228,677.38	302,721,578.57
Due to State banks	180,970,705.84	180,360,713.93	190,447,130.70	171,708,672.88	167,303,670.19
Dividends unpaid	1,287,568.67	2,387,224.94	3,030,371.67	1,670,927.89	1,094,869.14
Individual deposits	1,667,843,286.28	1,690,961,299.03	1,736,022,006.83	1,701,653,521.28	1,720,550,241.03
U. S. deposits	24,563,195.79	23,501,952.80	10,075,924.97	9,114,372.65	9,699,120.46
Dep's U.S.dis.officers	3,491,787.60	3,745,923.09	3,091,408.55	4,426,966.48	4,059,468.83
Notes rediscounted	6,853,317.73	8,944,917.94	9,697,555.94	13,396,107.85	11,359,771.49
Bills payable	13,645,026.23	13,603,610.99	12,250,671.25	17,813,360.01	20,492,304.21
Other liabilities	3,413,741.62	5,004,703.39	3,602,030.03	4,015,143.70	3,405,889.12
Total	3,378,520,536.75	3,410,002,491.24	3,470,553,307.28	3,423,629,343.63	3,423,534,328.26

a Less expenses and taxes paid.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1896.

Resources.	FEBRUARY 28.	MAY 7.	JULY 14.	OCTOBER 6.	DECEMBER 17.
	3,699 banks.	3,694 banks.	3,689 banks.	3,676 banks.	3,661 banks.
Loans and discounts	$1,966,211,736.86	$1,982,886,364.29	$1,971,642,011.65	$1,893,268,839.31	$1,901,160,110.13
Bonds for circulation	215,637,100.00	225,017,500.00	227,213,650.00	237,291,650.00	239,346,340.00
Bonds for deposits	34,922,000.00	25,573,000.00	15,928,500.00	15,793,000.00	15,868,000.00
U. S. bonds on hand	13,210,400.00	12,491,420.00	12,835,655.00	9,342,500.00	8,406,550.00
Prem's on U. S. b'nds	18,648,677.87	18,875,424.94	17,579,015.44	17,629,994.81	17,641,942.70
Stocks, securities, etc	192,036,933.71	190,938,097.11	190,262,918.13	188,995,352.93	189,701,636.53
Banking house, etc	78,927,684.22	77,975,409.98	78,227,350.23	78,046,817.28	78,325,325.39
Real estate, etc	26,315,910.05	27,009,127.98	27,221,722.40	27,403,155.46	27,736,020.74
Due from nat'l banks	114,676,360.32	114,073,966.82	116,328,082.38	111,830,935.50	125,382,562.47
Due from State banks	29,432,178.87	28,285,698.29	28,388,424.79	29,583,299.70	32,141,784.52
Due from res've ag'ts	189,344,601.12	195,752,733.58	204,384,106.92	190,077,533.04	219,966,660.96
Cash items	12,275,771.88	12,295,435.30	13,601,452.76	13,913,129.68	13,138,402.18
Clear'g-house exch's	89,996,450.95	85,503,719.81	75,926,122.93	76,760,416.77	84,976,088.68
Bills of other banks	16,978,271.00	19,183,691.00	17,444,746.00	18,055,536.00	18,583,392.00
Fractional currency	1,019,409.50	986,263.57	999,427.31	966,835.38	925,400.25
Specie	196,017,459.41	202,373,446.22	203,835,449.11	200,808,632.47	225,540,708.88
Legal-tender notes	112,507,513.00	118,971,652.00	113,213,290.00	110,494,730.00	118,893,612.00
U. S. cert's of deposit	28,735,000.00	28,035,000.00	27,165,000.00	31,840,000.00	37,080,000.00
5% fund with Treas	9,231,153.24	9,775,478.73	9,922,944.49	10,373,622.18	10,411,548.86
Due from U. S. Treas	1,719,586.58	1,635,392.62	1,677,206.43	1,209,333.32	1,889,686.52
Total	3,347,844,198.58	3,377,638,822.24	3,353,797,075.97	3,263,685,313.83	3,367,115,772.81

1897.

Resources.	MARCH 9.	MAY 14.	JULY 23.	OCTOBER 5.	DECEMBER 15.
	3,634 banks.	3,614 banks.	3,610 banks.	3,610 banks.	3,607 banks.
Loans and discounts	$1,898,009,291.59	$1,954,151,876.73	$1,977,553,710.95	$2,066,776,113.90	$2,100,350,318.31
Bonds for circulation	231,610,600.00	229,419,550.00	228,439,400.00	227,483,950.00	222,020,750.00
Bonds for deposits	16,178,250.00	16,533,000.00	46,723,500.00	17,003,000.00	45,367,100.00
U. S. bonds on hand	14,251,650.00	15,858,850.00	16,738,300.00	15,487,750.00	14,915,800.00
Prem's on U. S. b'nds	17,905,674.23	17,628,105.91	17,436,215.77	17,261,220.25	18,555,489.01
Stocks, securities, etc	198,277,987.54	203,422,977.79	204,932,235.05	208,831,563.40	217,582,980.50
Banking house, etc	78,596,856.17	78,695,971.22	78,973,817.93	79,113,954.38	79,254,940.92
Real estate, etc	28,049,346.48	28,507,938.81	28,587,539.24	29,303,532.43	29,852,102.09
Due from nat'l banks	133,467,636.05	140,940,788.28	135,587,688.08	155,980,447.58	168,825,189.92
Due from State banks	33,366,153.18	35,971,045.40	34,275,424.67	41,410,311.27	48,012,498.55
Due from res've ag'ts	258,430,252.48	251,948,640.36	275,755,165.39	297,017,805.64	309,569,861.34
Cash items	11,635,233.17	12,000,494.26	12,017,815.47	15,535,418.93	14,933,428.42
Clear'g-house exch's	74,830,987.94	84,350,553.37	89,457,189.73	112,305,535.60	118,415,838.07
Bills of other banks	18,523,701.00	19,476,047.00	20,606,097.00	20,575,420.00	18,859,116.00
Fractional currency	1,019,633.33	966,579.82	981,780.73	962,821.72	925,465.16
Specie	233,948,862.64	236,076,383.45	240,922,601.61	239,387,702.05	252,163,552.93
Legal-tender notes	118,637,852.00	120,554,992.00	126,511,020.00	107,219,929.00	112,564,875.00
U. S. cert's of deposit	67,695,000.00	53,590,000.00	46,085,000.00	42,275,000.00	45,840,000.00
5% fund with Treas	10,310,351.79	10,082,720.24	10,003,629.39	10,021,689.08	9,761,568.38
Due from U. S. Treas	1,293,479.54	2,235,481.16	1,819,922.93	1,180,539.48	1,442,901.40
Total	3,446,038,799.13	3,492,411,995.80	3,563,408,053.94	3,705,133,707.71	3,829,213,776.09

1898.

Resources.	FEBRUARY 18.	MAY 5.	JULY 14.	SEPTEMBER 20.	DECEMBER 1.
	3,594 banks.	3,586 banks.	3,582 banks.	3,585 banks.	3,590 banks.
Loans and discounts	$2,152,171,680.84	$2,109,773,386.60	$2,163,681,938.16	$2,172,519,610.54	$2,214,394,838.15
Overdrafts					22,674,456.74
Bonds for circulation	212,425,300.00	216,158,300.00	218,106,450.00	224,628,840.00	238,586,290.00
Bonds for deposits	34,760,500.00	28,630,500.00	53,519,100.00	83,926,230.00	95,528,020.00
U. S. bonds on hand	13,184,500.00	16,365,000.00	13,734,350.00	30,614,010.00	29,224,090.00
Prem's on U. S. b'nds	17,789,744.59	18,271,547.14	18,947,195.10	18,971,197.22	19,859,781.31
Stocks, securities, etc	230,346,748.92	236,025,116.53	250,689,375.09	255,198,927.69	259,135,309.88
Banking house, etc	78,894,056.33	79,463,235.21	79,308,604.63	79,386,337.51	79,190,505.00
Real estate, etc	30,119,511.21	30,326,045.27	30,186,270.70	30,484,417.71	30,965,188.61
Due from nat'l banks	170,808,109.97	152,372,153.15	161,138,722.49	159,128,045.17	193,886,881.09
Due from State banks	48,093,430.84	45,468,995.03	43,248,800.85	46,324,878.06	56,246,863.91
Due from res've ag'ts	360,277,020.45	300,961,618.96	320,045,035.13	320,002,050.90	359,371,346.51
Cash items	13,100,061.68	16,719,376.27	17,308,976.92	16,828,942.11	19,223,078.57
Clear'g-house exch's	113,590,539.43	126,234,933.64	94,276,408.07	110,286,935.55	104,981,281.67
Bills of other banks	18,600,745.00	21,338,292.00	20,841,692.00	19,649,723.00	22,092,333.00
Fractional currency	1,040,901.73	1,057,060.71	1,093,904.16	1,023,844.03	1,016,620.94
Specie	271,377,925.61	317,182,772.84	335,677,130.95	293,874,158.39	328,600,714.45
Legal-tender notes	120,265,185.00	149,058,681.00	144,914,997.00	110,038,300.00	117,845,702.00
U. S. cert's of deposit	49,250,000.00	23,975,000.00	20,385,000.00	16,810,000.00	47,905,000.00
5% fund with Treas	9,315,860.62	9,520,530.82	9,601,066.56	9,795,055.25	10,484,284.11
Due from U. S. Treas	1,535,292.19	1,064,313.04	11,033,427.06	4,019,551.74	2,181,696.22
Total	3,946,947,114.41	3,869,966,858.21	3,977,675,445.17	4,063,544,044.87	4,315,364,519.10

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1901—Continued.

1896.

Liabilities.	FEBRUARY 28.	MAY 7.	JULY 14.	OCTOBER 6.	DECEMBER 17.
	3,699 banks.	3,694 banks.	3,689 banks.	3,676 banks.	3,661 banks.
Capital stock	$653,994,915.00	$652,089,780.97	$651,144,855.00	$648,540,325.00	$647,186,395.00
Surplus fund	247,178,188.87	247,546,067.10	248,368,423.63	247,690,074.96	247,339,567.15
Undivided profits	87,041,526.42	89,378,085.39	83,483,208.76	88,652,759.74	95,792,337.25
Nat'l-bank circulat'n	187,217,372.50	197,382,364.50	199,214,049.50	209,944,019.50	210,689,985.00
State-bank circulat'n	61,071.50	60,383.50	60,393.50	60,393.50	60,393.50
Due to nat'l banks	285,976,811.90	285,314,203.16	291,990,811.77	269,043,386.73	317,860,025.69
Due to State banks	162,394,344.71	157,980,455.20	162,311,142.23	146,058,794.35	168,635,982.46
Dividends unpaid	1,233,515.47	2,069,104.01	2,833,357.12	1,665,571.90	952,120.99
Individual deposits	1,648,092,868.88	1,687,629,515.37	1,668,413,507.62	1,597,891,058.73	1,639,688,393.60
U. S. deposits	29,876,217.36	21,015,358.71	12,556,149.50	11,091,241.86	11,822,671.29
Dep's U.S.dis.officers	3,910,629.72	3,416,397.99	2,848,176.20	4,080,236.63	3,597,205.65
Notes rediscounted	11,465,835.06	11,563,851.93	11,846,960.72	14,881,060.90	8,099,591.66
Bills payable	20,104,667.81	17,137,274.80	15,920,902.16	20,431,426.62	12,805,832.18
Other liabilities	9,296,233.38	5,055,979.61	2,805,138.26	3,654,963.41	2,585,271.39
Total	3,347,844,198.58	3,377,638,822.24	3,353,797,075.97	3,263,685,313.83	3,367,115,772.81

1897.

Liabilities.	MARCH 9.	MAY 14.	JULY 23.	OCTOBER 5.	DECEMBER 15.
	3,634 banks.	3,614 banks.	3,610 banks.	3,610 banks.	3,607 banks.
Capital stock	$642,424,195.00	$637,002,395.00	$632,153,042.00	$631,488,095.00	$629,655,365.00
Surplus fund	247,130,031.97	246,736,684.27	246,403,782.15	246,345,020.33	246,416,688.48
Undivided profits	86,584,884.53	88,074,930.83	83,863,440.17	88,406,980.50	95,293,663.02
Nat'l-bank circulat'n	202,655,403.00	198,278,310.00	196,590,790.00	198,920,670.00	193,783,985.00
State-bank circulat'n	60,391.50	60,381.50	60,381.50	60,380.50	60,335.50
Due to nat'l banks	369,287,235.31	363,219,013.92	388,117,906.89	418,644,281.57	445,061,154.89
Due to State banks	194,150,435.33	195,001,040.24	208,876,900.43	227,063,685.28	232,877,503.25
Dividends unpaid	1,003,095.71	1,429,450.89	1,800,659.07	1,783,051.38	943,274.07
Individual deposits	1,669,219,961.28	1,728,083,971.20	1,770,480,563.13	1,853,349,128.50	1,916,630,252.25
U. S. deposits	11,980,940.53	12,128,991.74	12,922,506.63	12,081,247.69	39,939,047.71
Dep's U.S.dis.officers	3,349,014.73	3,499,856.43	3,468,352.66	4,060,933.96	4,012,185.36
Notes rediscounted	4,721,144.28	5,419,397.33	5,450,428.38	7,206,046.17	3,161,796.07
Bills payable	11,093,938.89	10,832,409.03	9,625,115.06	12,549,510.47	7,722,623.78
Other liabilities	2,378,127.07	2,645,163.42	3,594,185.87	3,174,676.36	13,655,901.62
Total	3,446,038,799.13	3,492,411,995.80	3,563,408,053.94	3,705,133,707.71	3,829,213,776.00

1898.

Liabilities.	FEBRUARY 18.	MAY 5.	JULY 14.	SEPTEMBER 20.	DECEMBER 1.
	3,594 banks.	3,586 banks.	3,582 banks.	3,585 banks.	3,590 banks.
Capital stock	$628,890,320.00	$624,471,670.00	$622,016,745.00	$621,517,895.00	$620,516,245.00
Surplus fund	248,484,530.31	247,695,979.44	247,935,215.65	247,555,108.57	246,695,552.28
Undivided profits	86,143,789.31	90,320,999.16	85,036,427.50	93,015,097.86	94,403,831.31
Nat'l-bank circulat'n	184,106,322.00	188,425,308.50	189,866,298.50	194,483,765.50	207,093,317.50
State-bank circulat'n	56,018.50	56,017.50	56,007.50	55,907.50	56,007.50
Due to nat'l banks	504,980,175.82	424,204,634.90	467,634,068.18	446,417,454.05	521,987,436.98
Due to State banks	259,972,293.60	245,643,049.17	252,182,773.37	251,917,900.89	272,965,525.82
Due to reserve agents					
Dividends unpaid	1,071,997.92	2,000,238.18	2,704,832.25	1,008,410.82	1,243,005.18
Individual deposits	1,982,660,933.15	1,999,308,438.96	2,023,357,159.60	2,031,454,540.29	2,225,269,813.21
U. S. deposits	27,562,931.73	23,095,935.89	48,081,038.95	70,187,368.12	88,324,695.73
Dep's U.S.dis.officers	3,870,835.81	3,928,661.49	4,788,377.83	4,977,832.80	5,580,659.42
Notes rediscounted	2,681,072.89	4,467,622.85	5,364,952.85	6,084,815.45	4,131,642.54
Bills payable	5,579,549.06	9,288,156.89	9,283,285.11	11,283,332.33	6,076,208.25
Other liabilities	10,886,344.31	7,060,145.28	19,368,262.88	23,551,615.69	19,050,578.38
Total	3,946,947,114.41	3,869,966,858.21	3,977,675,445.17	4,003,511,044.87	4,313,394,519.10

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1899.

Resources.	FEBRUARY 4. 3,579 banks.	APRIL 5. 3,583 banks.	JUNE 30. 3,583 banks.	SEPTEMBER 7. 3,595 banks.	DECEMBER 2. 3,602 banks.
Loans and discounts	$2,299,041,947.32	$2,403,410,895.66	$2,492,230,584.52	$2,496,751,251.11	$2,479,819,494.90
Overdrafts	18,542,345.20	17,945,729.63	15,724,395.38	19,231,907.24	33,681,370.97
Bonds for circulation	235,209,290.00	233,731,140.00	228,870,310.00	229,639,610.00	234,403,460.00
Bonds for deposits	89,100,240.00	89,200,540.00	78,497,040.00	80,976,980.00	81,265,940.00
U. S. bonds on hand	25,028,370.00	22,154,400.00	21,031,310.00	19,328,220.00	17,717,840.00
Prem's on U. S. b'nds	19,061,207.41	18,569,916.95	17,715,752.92	17,626,212.72	17,375,215.21
Stocks, securities, etc	276,704,595.54	300,281,257.80	305,428,927.40	320,437,066.36	325,490,163.55
Banking house, etc	79,173,842.32	79,006,522.33	78,905,167.54	79,064,021.51	79,446,858.81
Real estate, etc	30,583,528.03	30,900,209.90	30,477,935.92	30,255,465.34	29,662,473.64
Due from nat'l banks	203,074,179.21	213,213,074.25	223,873,819.92	212,431,744.50	198,611,069.85
Due from State banks	60,391,784.03	58,340,492.61	56,634,310.02	59,288,465.86	60,155,021.84
Due from res've ag'ts	432,035,501.85	412,677,297.19	406,668,464.82	414,126,660.44	345,556,047.73
Cash items	17,056,884.10	18,806,769.38	25,631,637.24	17,414,999.52	21,432,440.94
Clear'g-house exch's	75,672,644.30	212,818,211.29	203,003,934.53	154,800,514.95	90,514,921.48
Bills of other banks	20,650,964.00	20,711,021.00	19,557,261.00	20,077,605.00	17,522,237.00
Fractional currency	1,107,636.03	1,109,785.32	1,107,699.27	1,121,297.56	1,013,122.40
Specie	371,843,494.95	364,162,552.89	356,822,046.19	338,571,383.83	314,825,376.60
Legal-tender notes	116,003,066.00	110,235,423.00	116,337,935.00	111,214,651.00	101,675,795.00
U. S. cert's of deposit	21,140,000.00	19,820,000.00	18,590,000.00	16,540,000.00	13,055,000.00
5% fund with Treas	10,286,903.25	10,306,883.84	10,095,518.01	10,116,130.63	10,298,929.57
Due from U. S. Treas	2,174,649.66	1,736,037.32	1,629,855.16	1,340,945.87	1,821,144.06
Total	4,403,883,073.20	4,639,138,160.36	4,708,833,904.84	4,650,355,133.44	4,475,343,923.55

1900.

Resources.	FEBRUARY 13. 3,604 banks.	APRIL 26. 3,631 banks.	JUNE 29. 3,732 banks.	SEPTEMBER 5. 3,871 banks.	DECEMBER 13. 3,942 banks.
Loans and discounts	$2,481,579,945.35	$2,566,034,990.40	$2,623,512,200.73	$2,686,759,642.57	$2,706,534,643.35
Overdrafts	23,503,096.37	19,064,580.79	20,724,992.72	23,130,598.65	41,682,539.65
Bonds for circulation	236,283,870.00	265,340,570.00	282,424,040.00	294,890,130.00	306,622,180.00
Bonds for deposits	111,515,980.00	112,251,540.00	107,348,780.00	102,811,380.00	101,414,820.00
U. S. bonds on hand	15,456,700.00	19,677,390.00	17,019,180.00	11,047,870.00	10,024,920.00
Prem's on U. S. b'nds	19,891,938.95	12,587,612.86	10,875,434.89	9,951,815.46	8,488,368.83
Stocks, securities, etc	330,623,075.34	337,094,245.91	356,883,695.53	367,255,545.79	373,479,621,87
Banking house, etc	79,520,503.18	79,517,387.53	80,223,848.70	81,209,233.26	82,375,256.07
Real estate, etc	28,701,933.42	27,682,919.21	27,180,350.84	26,002,369.21	26,006,292.42
Due from nat'l banks	200,720,520.60	200,099,719.04	215,078,918.26	220,673,982.42	244,577,101.40
Due from State banks	54,057,565.96	58,484,523.94	62,882,655.18	64,972,431.52	73,682,522.19
Due from res've ag'ts	375,117,371.13	404,956,529.08	412,781,260.09	450,714,269.48	417,722,712.14
Int'l reve'e stamps		1,345,914.68	1,425,146.42	1,470,910.83	1,448,459.90
Cash items	22,517,303.00	16,170,099.21	21,136,118.30	19,749,086.17	19,342,532.03
Clear'g-house exch's	186,011,991.55	147,354,817.86	159,189,425.34	124,517,116.87	183,475,503.18
Bills of other banks	19,736,286.00	24,846,436.00	25,078,170.00	25,416,666.00	24,703,730.00
Fractional currency	1,226,162.29	1,219,635.40	1,230,421.28	1,241,387.03	1,257,946.37
Specie	339,577,824.70	358,051,069.27	356,013,709.08	373,328,410.71	359,672,224.06
Legal-tender notes	122,466,493.00	139,838,063.00	143,756,522.00	145,046,493.00	141,284,945.00
U. S. cert's of deposit	14,500,000.00	6,360,000.00	3,194,000.00	2,085,000.00	850,000.00
5% fund with Treas	10,306,422.72	11,941,754.14	13,325,591.29	14,244,066.61	14,832,543.31
Due from U. S. Treas	1,595,729.53	2,036,250.32	2,881,160.22	1,620,093.71	2,610,830.45
Total	4,674,910,713.09	4,811,956,048.64	4,944,165,623.87	5,048,138,499.29	5,142,089,692.52

1901.

Resources.	FEBRUARY 5. 3,999 banks.	APRIL 24. 4,064 banks.	JULY 15. 4,165 banks.	SEPTEMBER 30. 4,221 banks.
Loans and discounts	$2,814,388,346.45	$2,911,526,276.00	$2,956,906,375.97	$3,018,615,918.40
Overdrafts	36,693,829.29	28,036,550.54	24,117,213.49	33,086,161.88
U. S. bonds for circulation	317,916,330.00	323,511,830.00	326,971,080.00	329,372,830.00
U. S. bonds for deposits	101,749,780.00	102,111,450.00	105,327,250.00	107,107,100.00
U. S. bonds on hand	11,073,370.00	10,734,410.00	9,381,190.00	7,896,560.00
Premiums on U. S. bonds	8,237,153.25	8,520,701.77	8,888,885.62	10,015,978.16
Stocks, securities, etc	391,438,492.25	420,630,992.16	435,002,188.20	448,614,538.31
Banking house, etc	82,596,860.68	83,961,147.73	84,647,346.34	86,141,913.02
Real estate, etc	25,363,718.81	25,032,667.95	23,892,105.54	23,098,722.53
Due from national banks	246,655,587.90	255,347,521.14	262,567,988.13	256,513,214.43
Due from State banks	72,320,663.10	72,224,719.20	71,581,761.27	71,881,186.46
Due from reserve agents	472,178,337.12	480,032,111.19	454,077,288.44	456,638,517.75
Internal-revenue stamps	1,273,005.50	1,117,213.16	680,696.18	600,139.12
Checks and other cash items	18,611,077.60	21,693,900.87	25,213,997.97	26,706,693.58
Clearing-house exchanges	238,845,632.12	290,162,041.82	300,689,828.04	236,656,336.45
Bills of other banks	24,978,528.00	26,465,478.00	25,258,441.00	23,681,783.00
Fractional currency	1,375,719.53	1,316,361.86	1,311,546.36	1,315,365.17
Specie	399,956,143.93	386,773,692.21	371,085,543.02	376,681,871.13
Legal tender notes	152,386,332.00	159,324,246.00	164,929,624.00	151,018,751.00
U. S. certificates of deposit		3,760,000.00	4,785,000.00	11,855,000.00
5 per cent fund with Treas	15,423,479.99	15,814,356.03	45,934,782.54	16,104,962.69
Due from U. S. Treas	2,444,169.96	2,669,699.52	2,630,940.52	1,743,751.88
Total	5,435,906,257.78	5,630,794,367.15	5,675,910,042.63	5,695,347,294.96

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—Continued.

1899.

Liabilities.	FEBRUARY 4.	APRIL 5.	JUNE 30.	SEPTEMBER 7.	DECEMBER 2.
	3,579 banks.	3,583 banks.	3,583 banks.	3,595 banks.	3,672 banks.
Capital stock	$608,301,245.00	$607,262,570.00	$604,865,327.00	$605,772,970.00	$606,725,265.00
Surplus fund	247,522,450.02	246,169,893.65	248,146,167.55	248,449,234.99	250,367,691.89
Undivided profits	86,439,845.17	93,687,856.72	94,175,584.64	102,066,430.50	113,958,857.25
Nat'l-bank circulat'n	203,636,184.50	203,829,270.00	199,358,382.50	200,345,567.50	204,925,357.50
State-bank circulat'n	53,112.50	53,110.50	53,108.50	53,108.50	53,104.50
Due to nat'l banks	581,913,363.42	578,820,238.83	576,773,940.28	575,169,387.57	502,595,827.29
Due to State banks	312,136,056.50	333,177,342.39	334,064,533.98	334,258,085.48	293,721,662.94
Due to reserve agents	19,051,200.21	20,250,683.54	21,566,302.57	19,440,496.77	
Dividends unpaid	1,455,443.30	1,952,494.28	7,735,327.07	1,137,392.24	1,184,368.99
Individual deposits	2,232,193,156.59	2,437,223,420.29	2,522,157,508.99	2,450,725,595.31	2,380,610,361.43
U. S. deposits	81,120,873.13	81,340,227.75	70,481,616.36	72,826,840.37	73,866,941.90
Dep's U.S.dis.officers	5,502,537.62	5,832,609.61	5,831,775.01	6,053,440.79	6,158,557.45
Notes rediscounted	1,752,621.33	1,620,476.19	2,154,782.17	4,365,777.08	5,001,399.88
Bills payable	3,383,891.06	5,675,587.74	6,078,284.70	9,945,237.89	13,546,905.23
Other liabilities	19,421,092.85	22,162,378.87	15,391,173.52	19,745,568.45	22,627,712.30
Total	4,403,883,073.20	4,639,138,160.36	4,708,833,904.84	4,650,355,133.44	4,475,343,923.55

1900.

Liabilities.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.	DECEMBER 13.
	3,604 banks.	3,631 banks.	3,732 banks.	3,871 banks.	3,942 banks.
Capital stock	$613,084,465.00	$617,051,455.00	$621,536,461.45	$630,299,030.72	$632,353,405.00
Surplus fund	252,869,088.57	253,724,596.35	256,249,448.51	261,874,067.84	262,387,647.59
Undivided profits	111,003,876.32	130,032,604.44	135,298,386.62	127,594,908.82	141,505,613.64
Nat'l-bank circulat'n	204,912,546.00	236,250,300.00	265,303,018.00	283,948,631.50	298,917,320.00
State-bank circulat'n	53,099.50	53,099.50	53,094.5	52,231.50	52,231.50
Due to nat'l banks	536,997,249.32	556,301,830.69	572,901,820.02	609,652,961.83	581,894,283.32
Due to State banks	318,875,604.55	242,366,367.87	227,647,423.64	243,805,378.88	244,141,379.79
Due to savings banks		154,904,858.35	232,428,059.69	215,898,530.98	179,697,906.01
Due to reserve ag'ts		21,898,434.31	29,927,000.77	27,209,179.43	38,901,889.24
Dividends unpaid	1,261,321.50	1,497,651.23	1,672,863.51	1,171,983.39	975,675.14
Individual deposits	2,481,847,035.62	2,449,212,656.69	2,458,092,757.67	2,508,248,557.53	2,623,997,521.88
U. S. deposits	103,781,155.23	102,791,876.41	92,566,799.37	87,596,246.77	87,992,782.73
Dep's U.S.dis.officers	5,484,822.76	5,674,842.76	6,305,110.90	6,221,742.17	6,385,362.91
Notes rediscounted	3,695,152.31	3,810,654.27	4,239,300.08	6,000,740.00	4,924,761.90
Bills payable	7,670,595.17	8,106,208.60	12,632,568.80	10,645,714.14	10,887,991.14
Other liabilities	33,374,701.24	28,278,612.17	27,311,510.34	27,918,593.79	27,073,920.73
Total	4,674,910,713.09	4,811,956,048.64	4,944,165,623.87	5,048,138,499.29	5,142,089,692.52

1901.

Liabilities.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	3,999 banks.	4,064 banks.	4,165 banks.	4,221 banks.
Capital stock	$634,696,505.00	$640,778,600.00	$645,719,099.00	$655,341,880.00
Surplus fund	266,520,594.87	267,810,239.88	274,194,175.90	279,532,858.62
Undivided profits	132,938,589.86	148,216,895.69	142,545,641.99	151,029,249.26
National-bank circulation	309,466,046.50	317,202,078.00	319,008,811.00	323,863,597.50
State-bank circulation	52,231.50	52,232.50	52,231.50	51,874.50
Due to national banks	655,570,230.93	676,117,920.04	645,038,393.50	638,361,792.37
Due to State banks	273,029,869.25	278,719,623.71	275,928,820.01	293,275,148.49
Due to savings banks	247,780,356.05	241,900,371.68	250,222,981.04	220,381,919.00
Due to reserve agents	28,684,680.76	30,100,172.15	35,626,197.50	33,266,344.70
Dividends unpaid	1,407,607.28	905,578.29	2,555,706.84	3,621,615.33
Individual deposits	2,753,969,721.62	2,893,665,449.71	2,941,837,428.77	2,937,753,233.33
U. S. deposits	88,709,088.92	89,681,990.21	93,825,077.82	101,408,774.93
Dep's of U. S. dis. officers	6,323,688.13	6,320,499.78	5,247,189.30	5,451,374.86
Notes rediscounted	3,439,066.78	4,034,556.56	5,899,668.67	10,970,717.66
Bills payable	7,347,556.38	7,902,488.94	11,751,607.69	17,618,405.12
Other liabilities	25,970,423.95	27,355,670.01	26,157,012.10	23,388,509.29
Total	5,435,906,257.78	5,630,794,367.15	5,675,910,042.63	5,695,347,294.96

ABSTRACTS

OF

Reports of Condition of the National Banking Associations

ON

DECEMBER 13, 1900, FEBRUARY 5, APRIL 24, JULY 15,
AND SEPTEMBER 30, 1901.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED

RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine	83	$25,006,515.64	$51,391.40	$5,842,850	$371,000	$97,550
New Hampshire	56	12,960,470.99	80,181.29	4,458,400	915,000	70,100
Vermont	48	12,800,012.90	51,932.76	3,937,500	300,000	113,700
Massachusetts	208	117,358,967.02	137,743.05	19,197,500	2,049,900	280,700
Boston	38	165,421,123.88	43,144.26	6,377,500	4,131,000	63,000
Rhode Island	45	29,452,522.32	37,809.70	4,742,000	160,000	55,000
Connecticut	84	49,009,956.25	129,242.32	10,548,500	1,297,960	24,800
Total	562	412,009,569.00	531,444.78	55,104,250	9,224,860	704,850
New York	282	108,694,816.61	454,654.08	19,368,900	2,279,000	465,050
New York City	14	544,371,588.90	370,727.20	31,710,000	33,896,100	502,200
Albany	6	12,063,394.38	4,964.43	639,000	222,100	.....
Brooklyn	5	11,584,376.37	8,230.65	642,000	200,000	.....
New Jersey	116	65,547,873.98	45,634.83	8,116,700	1,039,000	121,460
Pennsylvania	412	150,308,459.45	506,214.12	26,187,550	3,257,000	1,303,780
Philadelphia	36	128,609,511.04	7,652.48	10,139,500	4,488,000	309,700
Pittsburg	31	77,240,553.22	46,317.35	6,873,250	1,453,000	159,460
Delaware	20	6,024,098.49	3,729.30	883,500	50,000	16,960
Maryland	55	13,311,055.72	61,266.24	2,581,950	282,000	6,200
Baltimore	19	39,264,357.90	53,133.04	4,287,000	2,337,000	70,360
District of Columbia	1	1,039,059.66	1,078.55	250,000	.....	1,200
Washington City	11	11,868,618.78	9,095.85	1,170,000	451,000	205,050
Total	1,038	1,169,927,764.50	1,572,698.12	112,849,350	49,954,200	3,161,420
Virginia	45	22,711,628.07	92,675.71	3,693,000	2,728,000	158,780
West Virginia	40	13,672,937.55	92,007.78	2,298,300	835,000	60,800
North Carolina	31	9,667,606.53	261,721.99	1,505,850	661,000	400
South Carolina	18	7,506,110.73	263,100.30	1,528,000	329,000	100
Georgia	28	12,771,079.28	1,058,886.69	2,385,000	840,000	70,200
Savannah	2	2,179,052.93	2,182.37	200,000	127,000	.....
Florida	17	5,367,833.38	72,921.29	730,000	265,000	1,000
Alabama	30	10,039,010.05	753,702.26	1,899,500	300,000	4,600
Mississippi	13	2,883,518.58	1,950,387.44	848,750	.....	1,020
Louisiana	14	3,549,674.03	2,353,306.76	515,000	.....	800
New Orleans	7	15,448,066.29	1,502,933.81	1,410,000	450,000	40,040
Texas	229	48,946,793.92	15,386,806.85	7,537,930	1,092,000	33,200
Houston	5	2,949,142.78	1,459,804.62	380,000	.....	.....
Arkansas	7	2,706,567.90	651,310.09	322,500	100,000	14,640
Kentucky	72	20,342,203.22	500,746.31	4,671,250	1,628,700	207,570
Louisville	8	13,618,857.12	21,167.21	3,505,000	2,299,260	11,500
Tennessee	51	24,020,407.13	1,051,556.66	3,340,000	532,000	489,360
Total	617	218,380,489.49	27,475,218.14	36,770,080	12,186,960	1,094,010
Ohio	244	85,150,108.24	737,864.34	14,031,300	1,859,150	1,031,070
Cincinnati	13	30,038,908.64	14,863.59	3,975,000	4,034,500	344,080
Cleveland	15	41,757,963.86	72,815.68	3,360,000	500,000	300
Columbus	6	8,005,339.57	12,129.87	504,000	275,000	34,410
Indiana	121	37,728,038.73	407,638.91	6,118,000	1,291,500	623,250
Indianapolis	4	9,063,229.50	707.80	380,000	2,084,500	8,140
Illinois	230	71,194,330.81	1,339,395.44	10,298,750	1,697,250	682,310
Chicago	12	139,473,078.13	72,647.66	5,240,600	1,610,000	172,060
Michigan	79	36,092,331.73	239,575.68	3,808,560	860,000	118,850
Detroit	6	15,558,904.71	6,582.59	1,450,000	750,000	27,000
Wisconsin	84	32,297,157.61	297,526.98	3,276,070	550,000	120,140
Milwaukee	5	22,110,921.38	227,895.68	900,000	660,000	14,950
Minnesota	75	20,307,802.63	156,304.77	2,410,400	200,000	72,800
St. Paul	5	12,281,484.78	6,551.50	696,000	777,000	.....
Minneapolis	6	14,182,733.21	9,170.92	772,000	350,000	500
Iowa	198	48,788,017.62	816,313.29	7,384,050	965,700	169,520
Des Moines	4	5,478,080.51	33,795.47	405,000	310,000	1,600
Missouri	53	10,287,405.71	218,240.68	1,802,800	150,000	27,750
St. Louis	6	50,945,433.27	129,745.33	8,860,000	2,925,000	270,600
Kansas City	6	27,807,668.43	742,042.10	1,745,600	964,000	88,000
St. Joseph	2	3,139,382.74	9,387.40	164,500	100,000	26,080
Total	1,174	721,688,321.81	5,551,195.68	77,582,030	22,913,600	3,833,410

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS DECEMBER 13, 1900.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$106,782.32	$5,286,740.28	$641,998.62	$95,386.82	$794,218.74	$144,806.74
65,532.22	3,282,493.70	304,536.05	167,224.96	342,109.16	27,157.95
86,149.43	2,984,338.56	299,332.58	187,990.70	138,138.11	101,471.63
141,944.09	16,336,830.96	3,620,032.96	468,692.15	890,349.13	395,425.33
199,574.73	7,027,822.96	2,107,399.60	166,233.19	14,465,846.85	1,969,924.67
47,588.75	4,013,522.07	824,908.45	64,887.24	780,305.53	129,367.84
115,365.32	10,919,245.79	2,211,557.73	229,702.37	1,969,960.57	443,354.49
762,936.86	49,850,994.32	10,009,765.99	1,380,117.43	19,380,928.09	3,211,508.65
279,311.56	25,711,872.96	3,599,947.79	2,909,224.65	3,716,347.04	2,778,886.76
1,856,224.19	74,069,324.03	15,800,605.43	1,637,197.11	45,976,858.28	6,461,171.08
10,000.00	1,243,870.33	259,707.43	94,097.51	3,023,305.14	1,011,575.84
9,000.00	2,326,449.17	590,200.00	53,354.71	46,201.16	140,966.05
83,505.68	14,274,531.02	3,540,130.25	942,426.16	3,344,090.82	647,780.85
762,927.47	46,080,787.55	6,623,969.95	2,370,730.70	6,445,831.23	2,317,238.81
515,920.93	24,111,425.11	3,740,584.48	706,868.44	14,325,665.90	2,642,400.54
120,515.08	11,482,085.99	3,750,086.01	603,687.79	3,453,801.12	641,715.98
5,747.65	1,239,650.37	345,423.73	94,435.39	317,054.09	123,321.85
42,808.92	3,177,561.30	529,897.97	82,821.99	431,250.43	176,063.91
107,223.60	4,110,568.84	2,479,926.15	139,061.22	4,661,109.89	820,767.70
.....	239,380.00	23,000.00	3,135.60	2,971.38	.....
58,964.29	1,095,709.76	1,187,660.06	88,874.54	1,865,469.53	324,086.37
3,852,149.37	209,163,216.43	42,471,139.25	9,725,915.81	87,609,956.01	18,085,965.74
132,367.53	1,801,299.85	787,894.55	245,539.82	1,595,242.73	736,871.17
77,999.87	1,335,916.76	872,096.26	129,739.27	1,406,054.06	572,719.90
51,942.13	334,760.89	320,446.26	62,602.05	929,921.70	539,864.44
19,362.12	924,370.09	154,681.78	54,194.46	981,923.17	407,871.08
104,178.01	720,166.89	290,606.39	211,616.89	1,148,467.28	857,505.41
5,677.50	33,431.99	55,131.50	.....	38,135.01	20,709.39
37,723.44	714,436.46	273,351.37	67,607.49	503,145.81	274,282.59
85,567.59	1,942,017.43	428,301.69	192,026.13	1,541,099.71	768,410.26
17,966.62	556,867.61	85,371.10	65,735.75	364,873.53	183,846.46
16,464.84	208,683.76	95,005.84	11,625.56	338,356.79	87,558.11
43,635.90	1,878,228.33	620,432.21	117,008.33	1,214,658.62	1,092,127.29
195,798.82	1,391,391.41	2,117,218.34	778,545.31	11,144,157.23	2,465,931.21
19,960.53	24,912.92	188,700.03	84,210.89	1,006,517.87	157,038.97
11,301.96	121,959.50	22,737.94	162,097.08	577,303.11	174,758.38
140,699.54	1,444,530.33	654,079.70	160,779.26	953,489.74	330,799.65
129,433.49	2,053,737.65	210,327.50	62,905.10	1,630,424.23	849,918.49
168,749.01	1,618,078.00	807,987.61	551,413.94	2,413,755.96	1,006,772.61
1,258,828.90	17,104,789.87	7,984,370.07	2,957,647.33	27,287,526.55	10,526,985.41
231,729.75	9,359,564.60	2,215,362.34	1,060,581.32	3,741,263.28	1,140,054.67
144,127.18	9,272,458.21	445,870.71	164,118.89	4,872,221.92	850,635.78
43,880.86	1,978,486.70	450,872.78	119,670.93	4,052,152.70	1,820,438.37
6,334.71	1,970,969.54	50,761.05	108,673.67	1,337,484.75	223,497.40
200,621.63	5,157,971.71	1,337,534.33	569,480.01	2,717,208.87	611,801.74
64,252.43	1,560,546.11	251,000.00	68,761.11	3,680,511.35	1,112,382.76
239,118.54	7,769,927.27	2,244,093.79	866,100.49	1,866,272.42	615,885.00
97,653.27	10,473,999.33	277,432.78	272,636.81	37,238,084.19	11,262,161.73
68,605.44	3,576,265.69	1,117,432.49	598,859.58	695,560.88	708,317.88
135,312.50	1,727,997.26	25,538.50	328,298.54	1,557,796.12	501,699.12
35,755.86	4,047,994.96	869,063.60	184,629.77	825,015.02	252,037.29
4,411.65	2,009,802.91	124,008.68	114,001.34	1,661,319.91	1,099,787.53
45,421.79	1,232,364.43	1,014,134.55	362,386.82	621,261.35	434,542.66
.....	2,602,223.01	638,218.78	199,811.97	1,089,450.92	333,219.88
.....	1,164,394.15	2,000.00	212,128.90	1,062,217.53	899,944.75
152,467.43	2,898,486.63	1,813,140.33	700,988.11	3,898,539.16	1,202,469.23
25,019.50	231,427.14	112,541.29	78,210.76	602,618.51	75,125.83
41,417.06	691,095.05	493,447.98	235,241.23	385,142.28	202,357.64
199,250.00	4,051,730.80	756,000.00	180,616.34	17,660,412.49	3,474,573.11
17,487.50	2,987,683.12	383,518.28	126,366.84	2,659,893.40	3,856,413.04
.....	52,549.00	72,000.00	.....	695,165.79	109,086.67
1,752,867.10	74,817,937.53	14,693,972.26	6,551,562.53	92,919,592.84	30,786,432.08

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota	31	$5,137,815.67	$35,862.86	$515,250	$50,000	$100
South Dakota	28	4,722,315.21	112,144.06	561,000	190,000	.....
Nebraska	99	18,708,783.11	369,974.25	2,192,070	.....	66,850
Lincoln	3	2,188,204.99	13,913.42	250,700	60,000	1,000
Omaha	8	13,950,609.50	203,432.01	1,850,000	900,000	200
Kansas	111	26,770,166.09	451,349.31	4,272,700	600,000	115,080
Montana	21	10,242,469.78	928,840.94	908,250	350,000	204,000
Wyoming	14	3,230,155.52	173,353.47	415,500	50,000	.....
Colorado	37	12,956,562.28	310,306.10	1,709,750	250,000	7,040
Denver	4	15,196,083.82	105,844.60	1,700,000	1,050,000	.....
New Mexico	9	2,593,167.22	100,658.45	475,000	200,000	.....
Oklahoma	27	2,533,224.98	592,300.69	501,050	180,000	.....
Indian Territory	35	2,852,620.98	688,592.72	491,750	.....	.....
Total	427	121,082,179.15	4,086,572.88	15,843,020	3,880,000	394,270
Washington	31	13,732,797.26	545,796.51	1,153,800	1,051,.00	297,000
Oregon	22	4,338,414.57	198,909.99	446,800	.....	359,660
Portland	4	3,614,487.03	67,925.03	625,000	500,000	101,800
California	31	10,826,158.53	619,234.45	1,245,000	.....	46,760
San Francisco	4	18,423,782.31	149,660.27	2,260,000	574,000	.....
Los Angeles	4	4,706,680.63	61,613.47	1,153,000	150,000	6,540
Idaho	10	1,851,059.56	225,155.86	212,850	80,000	20,560
Utah	10	3,454,964.14	411,571.31	1,094,000	725,000	700
Nevada	1	394,351.92	103,705.81	20,500	.....	.....
Arizona	5	1,388,723.12	77,549.34	200,000	.....	3,940
Alaska	1	57,826.97	1,144.17	12,500	75,000	.....
Hawaii	1	657,073.36	3,143.84	50,000	100,000	.....
Total	124	63,446,319.40	2,465,410.05	8,473,450	3,255,200	836,960
United States	3,942	2,706,534,643.35	41,682,539.65	306,622,180	101,414,820	10,024,929

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 13, 1900—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$10,511.94	$246,337.17	$385,035.26	$232,882.65	$142,429.30	$107,053.13
21,722.82	752,605.65	324,600.43	156,177.57	481,102.59	92,549.93
53,819.79	525,304.42	913,174.71	732,252.61	964,788.89	361,711.48
13,396.93	201,455.34	78,154.43	29,863.20	461,024.06	165,375.21
90,546.86	1,287,975.49	815,756.75	342,554 19	1,890,261.61	593,443.92
91,600.49	633,756.44	1,064,036.23	637,045.80	2,135,669 75	393,270.07
55,556.25	834,853.07	332,268.67	189,389.49	924,722.10	411,039.02
8,870.10	225,991.39	105,869.52	134,576.31	208,271.73	14,866.87
27,318.57	3,323,466.78	358,801.88	233,597.85	2,368,544.28	308,012.87
62,850.00	4,580,466.57	70,350.00	172,453.55	2,465,682.05	519,900.51
31,338.56	307,625.80	126,308.15	58,025.85	293,532.13	78,659.39
65,843.09	135,728.12	170,454.89	350.00	481,071.06	63,707.32
12,008.48	105,655.47	114,872.05	15,614.20	483,032.32	32,281.25
545,383.88	13,161,221.71	4,859,682.97	2,934,783.27	13,300,131.87	3,141,870.97
124,541.87	1,703,809.95	298,839.08	1,069,826.75	1,354,321.17	1,083,825.66
52,139.50	476,283.27	214,139.64	148,608.73	159,684.35	203,382.42
906.25	2,482,625.83	216,549.17	151,065.60	442,226.45	272,950.31
18,743.30	1,454,901.09	626,781.80	573,412.96	510,403.63	1,194,941.51
51,811.78	1,355,842.45	333,450.00	71,396.40	616,817.14	4,380,348.30
2,382.79	357,650.13	231,517.55	147,454.12	295,641.78	189,107.68
13,906.23	551,672.47	123,391.93	147,737.46	412,395.60	138,695.48
37,571.00	804,913.87	265,272.30	117,762.09	161,065.59	353,697.03
.....	26,382.51	6,336.78	6,500.00	.....	4,787.06
4,250.00	160,153.89	37,547.28	22,501.94	102,852.73	69,339.81
2,950.00	7,226.55	2,500.00	.....	23,557.60	12,594.36
7,000.00	.....	.....	.....	.....	26,089.72
316,202.72	9,381,462.01	2,356,325.53	2,456,266.65	4,078,966.04	7,929,759.34
8,488,368.83	373,479,621.87	82,375,256.07	26,006,292.42	244,577,101.40	73,682,522.19

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.
Maine	$4,613,748.15	$11,895.20	$128,598.90	$110,562.63	$300,231
New Hampshire	3,472,347.07	10,548.60	165,837.75	.....	297,148
Vermont	2,496,314.36	9,251.32	152,340.27	.....	211,399
Massachusetts	15,925,001.35	75,846.23	842,913.29	294,798.74	1,150,083
Boston	28,587,937.26	14,334.27	413,483.47	12,003,944.44	1,317,270
Rhode Island	3,242,387.34	8,166.94	63,063.40	244,012.73	344,509
Connecticut	7,713,300.88	37,774.19	365,782.74	234,309.11	703,135
Total	66,051,036.41	167,816.75	2,132,019.82	12,887,627.65	4,323,775
New York	22,545,809.57	107,435.24	764,938.03	246,782.64	1,084,235
New York City	.....	55,385.38	3,184,781.34	125,605,568.36	835,809
Albany	2,268,510.81	3,114.00	42,800.64	114,067.34	46,817
Brooklyn	2,377,246.92	4,031.46	130,580.24	950,948.02	149,574
New Jersey	11,742,009.67	44,008.21	1,158,641.68	546,631.52	501,660
Pennsylvania	33,591,731.27	119,632.79	1,429,325.14	148,961.17	1,649,844
Philadelphia	27,387,202.72	36,124.93	1,297,083.44	12,891,781.49	587,615
Pittsburg	10,384,550.23	14,345.38	432,056.91	3,278,076.95	508,553
Delaware	1,611,348.20	3,002.25	56,777.75	59,054.33	41,173
Maryland	2,013,840.78	6,227.06	85,596.39	.....	69,967
Baltimore	6,072,225.99	3,746.89	165,983.49	2,525,300.95	236,098
District of Columbia	105,291.11	477.30	28,730.63	.....	3,645
Washington City	2,581,297.06	12,717.05	253,317.72	389,378.27	12,025
Total	122,681,064.33	410,247.94	9,030,613.40	146,756,551.04	5,727,015
Virginia	3,533,376.63	8,798.64	184,322.27	350,007.13	179,676
West Virginia	2,888,105.58	12,749.57	142,498.33	6,354.26	130,523
North Carolina	795,295.90	5,598.71	108,604.20	.....	98,539
South Carolina	436,720.59	2,763.85	142,574.21	.....	80,348
Georgia	1,172,176.78	11,060.56	226,421.66	411,093.02	224,961
Savannah	130,137.04	346.25	147.00	17,740.12	15,000
Florida	900,735.64	6,752.84	61,902.82	13,682.29	94,605
Alabama	1,633,005.11	7,316.75	59,985.45	134,817.80	318,495
Mississippi	301,886.38	3,544.51	79,922.68	.....	6,120
Louisiana	921,224.08	2,739.06	76,966.83	.....	15,916
New Orleans	2,432,044.53	1,366.67	27,695.80	2,358,673.56	48,604
Texas	19,335,696.51	63,856.66	722,596.56	380,642.93	999,167
Houston	1,012,789.26	5,327.77	3,350.21	12,307.72	110,067
Arkansas	842,026.74	3,105.21	25,354.08	87,031.18	41,834
Kentucky	3,917,232.54	10,970.64	159,472.98	5,525.59	219,095
Louisville	2,611,893.25	3,329.21	17,617.11	155,342.75	108,190
Tennessee	3,725,451.43	11,454.21	352,960.37	561,974.01	307,858
Total	46,589,797.99	161,081.11	2,392,392.56	4,495,192.36	2,998,998
Ohio	16,791,607.38	63,944.34	560,162.28	143,431.79	1,271,074
Cincinnati	6,556,528.79	7,410.79	153,300.79	278,858.78	282,710
Cleveland	5,188,559.03	13,305.37	126,388.19	604,289.93	185,671
Columbus	1,730,155.90	4,236.20	79,931.67	129,752.28	172,083
Indiana	11,480,915.55	26,773.34	343,275.03	14,617.53	997,499
Indianapolis	3,951,739.01	5,958.41	26,390.89	427,029.32	602,197
Illinois	17,727,947.74	77,435.51	617,658.76	282,936.11	1,001,011
Chicago	.....	46,422.87	407,720.75	8,217,679.89	1,442,805
Michigan	7,317,358.91	22,911.93	137,359.46	121,826.96	479,459
Detroit	3,341,040.40	5,150.02	17,268.42	290,650.96	287,635
Wisconsin	7,300,489.71	27,671.76	165,909.30	11,660.98	298,189
Milwaukee	4,296,885.21	12,541.43	37,495.53	509,099.32	46,213
Minnesota	4,351,514.21	25,439.93	153,536.83	10,581.56	164,153
St. Paul	3,359,618.82	4,627.85	110,920.37	289,188.24	128,981
Minneapolis	2,118,972.61	11,801.27	31,006.88	830,242.64	103,955
Iowa	10,343,341.26	55,290.72	395,882.81	171,420.81	545,971
Des Moines	747,408.17	1,879.34	7,735.37	63,746.78	74,851
Missouri	3,526,551.74	14,885.72	152,111.91	22,933.97	170,031
St. Louis	.....	12,294.83	133,458.86	1,797,474.50	141,555
Kansas City	12,850,608.40	8,045.06	76,484.51	1,684,750.52	327,513
St. Joseph	1,534,053.49	380.00	56,361.85	160,019.52	38,045
Total	124,515,296.33	448,406.69	3,790,363.46	16,065,195.39	8,761,604

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 13, 1900—Continued.

RESOURCES—Continued.

Fractional paper currency, nickels, and cents.	Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$9,505.94	$1,495,139.37	$467,611	.....	$282,697.25	$548.00	$45,859,778.00
10,224.95	789,527.61	359,191	.....	216,495.00	16,992.50	28,011,518.80
6,160.42	671,653.93	291,539	.....	187,875.00	4,142.50	25,031,242.47
67,936.97	5,736,842.97	2,613,447	$20,000	925,518.21	22,172.00	188,552,644.45
19,041.93	13,883,071.06	8,905,096	130,000	310,475.00	321,253.00	267,878,476.57
13,850.74	997,089.60	649,604	.....	237,100.00	40,363.22	46,148,058.87
32,133.78	3,427,705.73	1,161,922	.....	503,787.30	62,992.50	91,142,488.07
158,854.73	27,001,030.27	14,448,410	150,000	2,663,947.76	468,463.72	692,624,207.23
67,231.33	6,736,761.43	3,454,303	130,000	952,874.20	38,145.99	206,386,527.88
85,923.18	143,122,583.62	39,234,216	150,000	1,557,497.50	1,097,029.55	1,071,580,790.15
5,081.89	998,108.60	775,942	.....	31,950.00	.....	22,858,407.34
14,209.72	1,369,857.38	766,894	.....	32,100.00	27,500.00	21,423,719.85
68,463.37	3,906,506.03	2,562,276	.....	391,003.50	17,625.50	118,641,949.67
119,955.96	11,182,010.94	5,118,486	.....	1,286,111.61	63,674.19	300,874,222.35
60,141.04	20,232,006.57	2,644,132	.....	463,665.00	178,910.50	255,375,891.61
20,571.33	9,329,343.77	4,067,099	.....	331,575.00	108,696.00	134,299,340.11
6,856.85	362,430.00	144,747	.....	43,185.00	6,000.00	11,438,495.25
13,603.81	774,250.47	396,918	.....	121,228.62	3,554.58	24,168,063.19
22,550.04	4,185,829.44	1,588,093	210,000	209,875.00	2,005.00	73,552,216.14
255.71	189,806.00	60,880	.....	12,500.00	.....	1,961,410.94
9,966.29	2,078,993.09	1,116,377	.....	53,500.00	2,500.00	24,834,600.66
494,810.52	204,468,487.34	61,930,363	490,000	5,487,065.43	1,545,641.31	2,267,395,634.54
17,447.99	1,152,643.46	1,091,647	.....	179,865.00	11,570.00	41,392,653.55
12,914.02	1,029,205.99	705,181	.....	108,114.70	5,466.82	26,394,684.72
10,960.58	580,208.36	416,274	.....	68,691.29	1,919.00	16,422,207.03
4,413.92	269,369.41	299,714	.....	72,662.36	1,960.00	12,979,240.07
10,450.14	764,123.93	679,525	.....	117,850.00	5,482.57	24,080,851.50
1,452.89	106,200.00	50,236	.....	10,000.00	2.50	2,992,582.49
6,789.52	391,563.92	377,541	.....	31,800.00	550.00	10,193,224.86
6,929.12	1,009,024.89	749,958	.....	93,900.00	1,845.31	21,969,512.55
2,204.47	203,162.50	209,577	.....	36,825.00	.....	7,801,579.63
1,814.24	413,313.25	158,262	.....	25,750.00	.....	8,792,461.15
25,261.70	2,487,263.80	578,285	.....	70,500.00	1,200.00	31,848,025.84
27,503.33	5,390,423.70	4,244,499	.....	369,983.50	44,356.03	122,668,498.31
3,174.60	933,651.95	519,598	.....	18,875.00	.....	8,889,430.12
1,984.86	261,693.15	201,954	.....	15,725.00	2,485.43	6,348,369.61
11,934.98	1,252,060.68	494,371	.....	228,956.50	7,447.50	37,341,915.16
4,080.35	849,196.55	1,005,876	.....	155,250.00	12,400.00	29,315,706.01
14,202.94	1,625,744.70	1,163,844	.....	162,432.52	15,150.00	45,941,153.10
163,519.65	18,718,850.24	12,946,342	.....	1,767,180.87	111,835.16	453,372,095.70
62,592.06	5,256,052.34	3,507,157	.....	665,299.31	29,938.59	118,909,310.63
5,251.01	2,960,149.12	3,238,949	.....	198,750.00	5,000.00	67,843,693.20
5,229.83	2,733,131.63	2,170,388	.....	159,423.70	38,500.00	65,381,468.56
2,057.40	763,610.75	700,328	.....	24,475.00	3,500.00	16,138,730.76
35,615.10	3,654,917.72	1,515,033	.....	293,308.40	15,321.19	75,140,321.79
7,273.03	2,448,740.90	452,900	.....	16,497.50	.....	26,212,757.12
47,179.53	4,895,624.11	2,015,547	45,000	495,340.37	18,232.20	126,037,346.09
42,244.27	31,461,017.15	17,398,620	140,000	261,347.50	105,002.50	265,712,613.83
20,893.77	2,544,306.70	1,176,466	.....	189,333.00	21,403.50	59,918,678.51
6,641.06	1,712,302.25	877,350	.....	72,090.00	25,601.38	28,704,858.83
22,021.72	2,309,457.66	925,550	.....	161,441.00	6,737.50	53,984,519.72
8,839.95	2,310,767.00	1,245,398	.....	42,500.00	14,600.00	37,451,438.52
12,867.72	1,630,875.43	509,976	5,000	117,952.50	11,750.00	33,851,066.18
5,245.08	1,993,338.41	383,860	.....	34,560.00	26,120.06	24,960,420.67
6,971.38	902,803.80	772,241	.....	38,600.00	14,000.00	23,485,683.14
33,972.73	2,919,050.01	1,330,959	20,000	343,108.59	12,874.47	84,961,563.20
2,245.78	314,095.05	406,807	.....	20,247.50	3,200.00	8,995,635.00
9,035.46	631,051.03	452,726	.....	90,140.00	5,702.50	19,610,069.96
4,082.43	8,082,656.25	4,443,177	.....	397,101.50	22,400.00	104,487,561.71
11,504.61	3,320,624.75	1,213,650	.....	87,280.00	28,513.92	60,987,647.48
775.83	407,563.20	215,466	.....	8,225.00	5,700.00	6,794,744.49
352,539.75	83,252,135.26	44,952,548	210,000	3,717,020.87	414,097.81	1,339,570,129.39

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.
North Dakota	$924,658.06	$8,526.63	$56,480.32	$9,835.35	$64,619
South Dakota	1,129,515.43	7,696.71	57,679.65	10,720.46	78,163
Nebraska	5,953,506.61	23,738.05	404,938.06	4,318.24	165,840
Lincoln	422,711.88	4,150.73	61,252.97	34,997.66	7,922
Omaha	2,820,389.43	11,372.99	86,117.10	517,422.53	278,507
Kansas	8,665,682.26	28,330.92	341,324.30	368,136.13	483,483
Montana	2,835,323.13	10,945.86	61,232.53	49,722.43	234,842
Wyoming	1,015,352.16	6,112.96	21,091.16	.....	17,472
Colorado	7,363,186.05	40,290.06	128,899.14	139,042.51	259,915
Denver	9,127,005.94	11,418.93	35,785.54	596,242.28	620,006
New Mexico	894 798.67	7,648.85	12,637.32	3,665.82	33,568
Oklahoma	1,238,148.95	7,433.13	76,794.96	872.75	102,947
Indian Territory	1,271,871.63	11,850.35	45,613.93	33.33	47,795
Total	43,692,150.20	179,516.17	1,389,846.98	1,735,009.49	2,395,079
Washington	3,556,592.54	26,075.89	154,099.06	234,736.72	125,115
Oregon	1,066,355.82	8,839.88	31,335.63	.....	64,250
Portland	618,521.33	7,049.80	19,503.01	66,877.89	5,620
California	3,327,571.60	13,984.22	266,894.26	10,878.55	56,482
San Francisco	1,733,279.80	4,886.61	34,200.43	1,031,202.39	85,285
Los Angeles	693,372.82	3,709.43	24,699.27	126,759.87	69,615
Idaho	973,173.79	4,810.15	16,944.92	.....	33,831
Utah	1,545,358.93	4,894.41	32,109.60	64,602.75	31,661
Nevada	22,331.94	474.24	631.16	.....	.....
Arizona	645,309.73	4,525.13	16,457.02	869.38	25,160
Alaska	11,498.58	141.48	1,893.99	.....	80
Hawaii	.....	2,000.00	8,527.46	.....	160
Total	14,193,366.88	81,391.24	607,295.81	1,535,927.55	497,259
United States	417,722,712.14	1,448,459.90	19,342,532.03	183,475,503.48	24,703,730

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 13, 1900—Continued.

RESOURCES—Continued.

Fractional paper currency, nickels, and cents.	Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$4,118.76	$283,882.15	$217,204	.....	$25,762.50	$1,000.00	$8,459,364.75
3,286.89	487,716.15	208,348	.....	27,475.00	702.50	9,425,522.05
7,700.36	986,151.42	456,530	.....	108,513.40	3,865.00	33,033,830.40
1,261.57	120,235.00	87,400	.....	12,035.00	.....	4,215,054.39
7,215.14	1,676,427.88	965,921	.....	88,750.00	11,233.50	28,388,136.90
21,026.10	1,823,954.18	1,015,841	.....	209,402.03	11,838.30	50,133,692.40
3,575.80	1,108,664.45	514,206	.....	45,001.55	2,492.27	20,247,395.34
1,798.99	292,415.65	71,263	.....	20,462.50	6.02	6,013,429.35
8,464.92	1,998,305.37	662,715	.....	83,922.50	30,520.37	32,568,661.53
2,660.70	3,392,155.55	1,625,000	.....	85,000.00	2,884.74	41,421,790.78
1,295.70	216,048.78	149,672	.....	23,750.00	.....	5,607,400.69
3,965.86	190,142.90	171,969	.....	24,489.00	.....	6,540,493.70
2,024.88	240,314.21	168,164	.....	23,482.50	1,611.00	6,609,188.30
68,395.67	12,816,413.69	6,314,233	.....	778,045.98	66,153.70	252,663,960.58
4,110.02	2,776,395.61	166,846	.....	57,657.50	155.00	29,517,541.59
2,443.59	785,722.20	45,045	.....	20,434.90	25.00	8,622,474.49
1,564.32	1,657,406.65	47,616	.....	31,250.00	450.00	10,931,394.67
3,979.12	2,037,027.75	63,286	.....	60,022.50	2,400.00	22,958,863.27
2,571.75	3,601,109.70	67,910	.....	112,840.00	660.00	34,891,054.33
1,146.90	840,959.70	74,376	.....	57,650.00	.....	9,193,877.14
840.31	327,003.85	70,567	.....	10,642.50	343.75	5,215,581.86
2,772.01	939,741.65	91,742	.....	54,700.00	605.00	10,194,704.68
111.80	23,129.70	2,525	.....	1,025.00	.....	612,792.92
244.29	255,846.05	61,246	.....	9,935.00	.....	3,086,450.71
29.75	30,918.35	1,890	.....	625.00	.....	242,376.80
12.19	140,046.05	.....	.....	2,500.00	.....	996,552.62
19,826.05	13,415,307.26	693,049	.....	419,282.40	4,638.75	136,463,665.08
1,257,946.37	359,672,224.06	141,284,945	$850,000.00	14,832,543.31	2,610,830.45	5,142,089,692.52

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine	$10,861,000.00	$2,873,941.00
New Hampshire	5,560,000.00	1,377,073.10
Vermont	6,760,000.00	1,437,962.71
Massachusetts	41,052,500.00	15,062,063.67
Boston	37,400,000.00	14,305,400.00
Rhode Island	14,680,250.00	3,457,327.89
Connecticut	20,552,070.00	8,055,146.54
Total	136,865,820.00	46,568,914.91
New York	31,620,340.00	10,980,778.68
New York City	62,800,000.00	47,390,000.00
Albany	1,550,000.00	1,375,000.00
Brooklyn	1,352,000.00	1,900,000.00
New Jersey	15,180,000.00	8,674,500.00
Pennsylvania	43,493,670.00	25,142,128.76
Philadelphia	19,905,000.00	17,905,000.00
Pittsburg	13,250,000.00	10,345,000.00
Delaware	2,158,985.00	988,600.00
Maryland	4,097,110.00	1,936,650.00
Baltimore	11,508,260.00	4,499,800.00
District of Columbia	252,000.00	150,000.00
Washington City	2,775,000.00	1,321,700.00
Total	209,942,365.00	132,209,256.44
Virginia	5,228,810.00	1,837,100.00
West Virginia	3,856,000.00	1,085,672.27
North Carolina	3,051,000.00	906,616.71
South Carolina	2,098,110.00	702,018.84
Georgia	3,696,000.00	1,221,570.00
Savannah	750,000.00	225,000.00
Florida	1,355,000.00	584,600.00
Alabama	3,572,100.00	609,858.00
Mississippi	996,000.00	460,900.00
Louisiana	1,005,770.00	429,200.00
New Orleans	2,300,000.00	2,645,000.00
Texas	18,999,945.00	5,118,976.13
Houston	1,100,000.00	610,000.00
Arkansas	1,070,000.00	295,500.00
Kentucky	8,100,900.00	2,152,675.08
Louisville	4,645,000.00	1,702,500.00
Tennessee	7,367,500.00	1,778,383.59
Total	69,102,135.00	22,365,570.62
Ohio	26,544,630.00	8,272,789.48
Cincinnati	7,700,000.00	2,775,000.00
Cleveland	10,400,000.00	2,760,000.00
Columbus	2,050,000.00	491,000.00
Indiana	12,608,825.00	3,707,209.88
Indianapolis	2,100,000.00	1,130,000.00
Illinois	18,746,900.00	6,672,722.67
Chicago	17,250,000.00	8,180,000.00
Michigan	8,278,000.00	2,663,188.20
Detroit	3,300,000.00	613,000.00
Wisconsin	7,111,000.00	1,736,859.26
Milwaukee	3,250,000.00	737,500.00
Minnesota	4,957,700.00	1,063,850.00
St. Paul	3,800,000.00	667,000.00
Minneapolis	4,000,000.00	697,000.00
Iowa	13,510,000.00	2,926,850.00
Des Moines	800,000.00	230,500.00
Missouri	3,650,000.00	818,796.52
St. Louis	11,400,000.00	2,800,000.00
Kansas City	2,550,000.00	753,500.00
St. Joseph	350,000.00	112,700.00
Total	161,357,055.00	49,809,166.01

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 13, 1900—Continued.

LIABILITIES.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
$2,132,776.84	$5,761,785.50	.....	$627,896.49	$177,109.93	$885,486.12
980,351.87	4,295,337.50	$6,789.00	697,136.16	98,408.31	1,177,086.09
1,208,378.18	3,856,239.00	.....	131,545.86	7,539.70	342,122.42
6,469,524.01	18,759,402.00	.....	1,176,705.80	530,102.37	7,399,028.80
5,982,489.38	6,111,350.00	.....	37,256,592.45	7,099,634.55	22,636,152.71
1,742,248.73	4,655,622.50	.....	1,123,801.97	245,626.36	1,706,834.46
3,552,581.69	10,174,754.50	.....	1,697,740.85	294,257.42	2,117,855.42
22,068,350.70	53,614,491.00	6,789.00	42,711,419.58	8,452,678.64	36,264,566.02
9,297,628.02	19,037,607.50	18,764.00	3,460,696.14	2,096,389.15	4,022,213.05
28,957,102.28	31,055,860.00	16,542.00	236,148,939.80	64,391,199.75	74,928,716.58
284,546.29	619,997.50	.....	8,071,571.50	1,651,543.31	1,792,012.81
572,420.99	642,000.00	1,846.00	330,799.97	385,416.02	3,443,296.69
6,412,476.81	7,759,032.00	5,402.00	2,884,595.35	579,660.07	2,359,226.64
8,093,172.47	25,763,885.00	1,498.00	4,686,907.15	798,595.27	387,877.77
2,812,789.09	9,601,242.50	.....	47,008,716.68	9,715,404.00	21,718,242.40
4,361,572.06	6,682,245.00	.....	16,104,977.19	4,658,492.49	3,387,098.74
443,716.53	871,762.50	540.50	447,890.04	23,918.15	225,504.68
728,781.11	2,502,800.00	.....	596,209.82	84,402.33	44,209.85
2,007,343.07	4,251,900.00	850.00	8,463,820.46	3,154,282.51	3,897,168.92
150,244.74	246,400.00	.....	26,035.59	1,280.72	.....
735,442.30	1,060,055.00	.....	340,807.19	95,959.66	733,920.42
64,856,635.76	110,094,787.00	45,442.50	328,571,966.88	87,636,543.43	116,939,488.55
2,385,603.05	3,637,750.00	.....	1,478,992.02	1,844,483.59	49,249.35
586,407.34	2,249,307.50	.....	568,943.29	923,553.49	120.21
647,268.22	1,484,190.00	.....	375,907.78	462,248.13	16,631.17
620,155.99	1,524,015.00	.....	223,501.29	692,401.32	26,199.86
1,125,825.61	2,329,872.50	.....	658,704.26	845,037.88	62,560.42
120,472.63	197,795.00	.....	124,389.48	63,198.46	66,506.95
228,959.74	715,500.00	.....	253,412.93	220,281.43	14,240.75
945,571.95	1,826,290.00	.....	753,282.35	521,057.62	22,280.69
268,183.59	839,240.00	.....	121,166.53	137,907.13	17,267.51
462,816.77	509,485.00	.....	229,035.30	222,484.27	12,008.48
715,032.51	1,332,945.00	.....	2,734,516.60	2,524,635.45	166,662.91
4,438,002.36	7,323,740.00	.....	8,299,788.38	2,788,504.93	5,007.71
242,087.76	355,000.00	.....	1,560,461.73	669,924.36	16,090.80
212,770.76	322,050.00	.....	67,033.75	360,378.17	648.72
940,120.04	4,644,012.50	.....	703,709.46	468,656.06	32,793.76
367,219.98	3,450,660.00	.....	4,444,632.34	3,051,218.25	250,917.60
1,273,603.16	3,326,552.50	.....	1,577,713.27	3,252,686.13	415,398.24
15,580,101.46	36,067,745.00	.....	24,175,190.76	19,048,656.67	1,174,585.13
3,617,426.56	13,892,892.50	.....	1,858,553.57	1,184,862.55	705,027.57
1,560,137.54	3,763,447.50	.....	10,954,422.14	4,855,780.89	1,072,955.36
798,516.17	3,220,150.00	.....	9,097,933.01	4,061,807.56	2,782,326.36
150,528.97	504,000.00	.....	904,823.47	1,183,354.32	344,253.48
1,519,270.66	5,935,948.00	.....	767,541.38	1,677,810.74	464,719.23
469,421.57	324,050.00	.....	4,485,807.18	3,717,778.65	519,674.67
3,695,164.46	9,923,557.50	.....	813,279.21	3,951,508.85	106,498.04
4,676,399.11	5,169,810.00	.....	78,909,106.44	37,882,641.47	4,083,933.94
1,486,322.49	3,756,622.50	.....	446,167.00	960,921.98	877,804.27
363,952.36	1,403,480.00	.....	2,998,711.41	4,053,942.35	1,377,203.34
1,066,364.20	3,233,686.50	.....	196,298.07	849,654.28	1,248.97
557,163.86	845,050.00	.....	3,368,272.56	2,714,560.56	45,137.10
739,180.96	2,391,135.00	.....	331,675.71	667,063.59	192,611.39
648,307.64	648,920.00	.....	2,903,333.76	2,232,078.46	86,757.48
326,543.82	755,950.00	.....	3,841,282.54	2,235,263.65	537,541.22
1,668,094.69	7,056,085.00	.....	2,800,454.38	5,166,533.67	3,346,241.07
82,484.62	397,547.50	.....	1,840,180.45	2,313,680.68	310,393.65
415,050.38	1,793,895.00	.....	80,487.12	785,917.42	4,402.35
2,984,007.03	8,527,597.50	.....	25,138,692.59	12,941,207.53	3,726,511.87
890,480.23	1,744,650.00	.....	11,721,305.22	13,516,425.69	181,929.95
78,180.62	164,500.00	.....	1,322,811.97	1,816,418.06	.....
27,792,997.94	75,452,974.50	.....	164,781,142.18	108,799,212.95	20,767,171.31

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota	$1,625,000.00	$210,700.00
South Dakota	1,507,500.00	205,420.00
Nebraska	5,890,000.00	1,217,085.37
Lincoln	400,000.00	44,000.00
Omaha	3,650,000.00	410,000.00
Kansas	8,437,100.00	1,414,224.59
Montana	2,305,000.00	404,500.00
Wyoming	885,000.00	125,750.00
Colorado	2,722,000.00	691,536.00
Denver	1,700,000.00	450,000.00
New Mexico	736,800.00	170,250.00
Oklahoma	962,190.00	53,164.80
Indian Territory	1,465,940.00	256,080.75
Total	32,286,530.00	5,652,711.51
Washington	3,255,000.00	564,335.14
Oregon	1,220,000.00	300,800.00
Portland	1,100,000.00	185,000.00
California	3,717,500.00	915,550.00
San Francisco	6,000,000.00	2,475,000.00
Los Angeles	1,300,000.00	250,000.00
Idaho	575,000.00	200,000.00
Utah	1,600,000.00	398,117.96
Nevada	82,000.00	3,500.00
Arizona	400,000.00	88,675.00
Alaska	50,000.00	750.00
Hawaii	500,000.00	.....
Total	19,799,500.00	5,381,728.10
United States	632,353,405.00	262,387,647.59

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 13, 1900—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and saving banks.
$440,869.60	$513,600.00	.....	$69,494.67	$158,161.52	.....
395,661.81	551,047.50	.....	33,189.52	434,981.64	286.81
800,383.97	2,176,665.00	.....	1,135,244.28	1,590,292.18	51,167.89
37,734.98	250,200.00	.....	590,958.67	776,793.96	9,569.09
242,834.09	1,804,850.00	.....	5,440,818.37	4,061,045.47	488,878.63
1,621,414.42	4,210,852.50	.....	2,119,332.13	2,065,948.35	46,326.75
987,397.47	873,950.00	.....	640,579.56	212,803.09	54,907.31
167,891.09	413,200.00	.....	87,349.63	159,606.73	.....
519,736.04	1,671,300.00	.....	1,620,853.32	654,520.13	441,322.84
639,772.06	1,695,850.00	.....	6,074,911.46	2,514,819.16	948,270.89
118,851.04	468,350.00	.....	117,457.52	107,361.42	26,559.75
195,165.26	489,445.00	.....	229,122.67	223,316.35	.....
262,668.04	474,450.00	.....	101,849.83	2,969.89	.....
6,430,379.87	15,596,760.00	.....	18,261,161.63	12,962,619.89	2,067,289.96
896,920.07	994,645.00	.....	838,221.34	1,049,112.60	30,621.84
358,153.66	394,147.50	.....	31,690.00	72,598.68	42.87
730,270.09	620,350.00	.....	867,536.93	751,823.83	42,803.41
757,661.64	1,204,700.00	.....	173,419.79	528,804.27	324,919.86
1,118,022.89	2,256,800.00	.....	1,097,276.53	4,093,872.16	1,850,714.64
332,297.61	1,102,465.00	.....	190,441.30	233,407.90	188,952.63
190,190.07	190,207.50	.....	33,051.42	58,023.49	.....
267,818.26	1,093,497.50	.....	150,550.31	408,963.39	39,393.36
.....	20,500.00	.....	.....	2,009.50	.....
97,254.22	178,400.00	.....	11,214.67	43,052.39	.....
1,098.40	5,850.00	.....	.....	.....	.....
27,461.00	29,000.00	.....	.....	.....	7,356.43
4,777,147.91	8,090,562.50	.....	3,393,402.29	7,241,668.21	2,484,805.04
141,505,613.64	298,917,320.00	$52,231.50	581,894,283.32	244,141,379.79	179,697,906.01

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.
Maine	$8,865.95	$16,355.23
New Hampshire	16,545.43	11,547.41
Vermont	11,629.83	5,371.18
Massachusetts	536,470.46	51,309.32
Boston	9,847,910.99	16,450.83
Rhode Island	331,322.91	32,769.38
Connecticut	622,804.59	13,937.42
Total	11,375,370.16	147,740.77
New York	752,223.72	42,417.71
New York City		91,366.73
Albany	1,049,539.19	436.12
Brooklyn	5,491.04	374.00
New Jersey	1,110,063.39	30,547.94
Pennsylvania	308,008.23	188,457.86
Philadelphia	9,828,088.97	47,378.97
Pittsburg	9,668.15	60,745.63
Delaware	1,727.76	1,679.15
Maryland	33,367.98	20,768.33
Baltimore	3,506,123.90	59,084.46
District of Columbia		5,696.00
Washington City	12,784.20	3,678.50
Total	16,617,086.53	552,631.40
Virginia	159,780,83	2,416.12
West Virginia	9,447.74	6,742.98
North Carolina	111,515.68	1,220.00
South Carolina	750.76	11,285.00
Georgia	200,266.41	2,643.50
Savannah	19,023.80	513.00
Florida	13,364.04	460.50
Alabama	34,725.00	4,127.33
Mississippi	236,622.14	525.00
Louisiana	49,258.49	1,173.00
New Orleans	14,771.85	10,068.43
Texas	157,212.88	24,755.34
Houston		4,409.00
Arkansas	7,030.23	220.00
Kentucky	40,709.62	8,846.50
Louisville	243,714.78	8,417.00
Tennessee	728,734.67	5,012.86
Total	2,026,928.92	92,835.56
Ohio	186,695.36	40,575.36
Cincinnati	180,112.71	4,198.21
Cleveland	8,363.23	2,920.00
Columbus	1,868.97	833.00
Indiana	5,507.87	6,034.30
Indianapolis	94,621.69	
Illinois	12,959.66	19,369.87
Chicago		14,081.50
Michigan	13,902.97	13,763.81
Detroit	295,427.15	220.00
Wisconsin	30,191.22	2,496.00
Milwaukee	239,899.30	840.00
Minnesota	3,949.23	19,776.70
St. Paul	129,757.10	830.00
Minneapolis	31,109.03	1,188.00
Iowa	20,102.57	8,520.17
Des Moines	9,199.82	6,059.50
Missouri	1,085.99	5,351.00
St. Louis		9,911.75
Kansas City	7,024,622.46	423.25
St. Joseph		
Total	8,289,376.33	157,392.42

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 13, 1900—Continued.

LIABILITIES—Continued.

Individual deposits.	U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$21,620,407.21	$207,477.21	$137,935.25	$57,200.00	$393,403.78	$98,317.49
12,857,691.81	844,155.15	14,428.57	.....	45,670.00	29,298.40
10,975,080.89	247,887.44	11,521.77	8,668.16	27,000.00	355.33
94,006,581.29	1,826,324.52	3,962.80	431,026.15	1,158,943.37	88,699.89
119,521,336.81	3,768,846.75	168,194.24	.....	1,292,000.00	2,472,117.86
17,857,812.93	130,825.15	11,318.53	.....	170,000.00	2,298.06
42,731,696.66	1,180,252.22	5,749.96	1,658.61	110,000.00	31,982.19
319,570,607.60	8,205,768.44	353,111.12	498,492.92	3,197,017.15	2 723,069.22
122,361,287.56	2,036,696.87	65,709.87	71,724.25	172,499.74	350,052.62
476,501,534.61	32,180,220.54	294,114.22	.....	.....	16,825,193.64
6,252,215.62	201,339.80	10,205.20	.....	.....	.....
12,541,625.60	172,566.96	24,515.13	.....	.....	51,367.45
71,609,128.77	910,359.34	44,775.10	176,150.00	730,365.00	175,666.66
188,542,975.31	2,894,044.43	11,010.83	8,131.80	484,671.33	69,188.14
112,556,543.98	4,063,095.54	.....	.....	.....	214,389.48
74,211,982.46	1,098,944.02	128,614.37	.....	.....	.....
6,225,587.38	32,567.98	14,932.07	.....	.....	1,083.51
13,609,235.97	257,500.00	.....	65,782.01	187,000.00	4,245.79
29,553,615.40	2,203,574.21	.....	.....	290,000.00	156,393.21
1,129,753.89	.....	.....	.....	.....	.....
17,330,160.09	369,881.99	55,211.31	.....	.....	.....
1,132,425,646.64	46,420,791.68	649,088.10	321,788.06	1,864,536.07	17,847,580.50
21,281,300.31	2,337,196.10	280,896.12	92,778.00	343,365.00	432,933.06
16,191,590.87	760,104.27	1,934.89	13,038.12	96,000.00	45,821.75
8,134,386.17	559,607.90	71,538.69	360,891.93	209,184.65	30,000.00
5,879,903.42	288,793.39	25,602.78	426,502.42	460,000.00	.....
11,939,680.60	736,605.60	22,054.28	639,883.81	674,365.15	15,781.48
714,825.42	81,409.75	41,600.94	43,000.00	500,000.00	44,847.06
6,339,551.88	214,859.99	43,105.75	89,887.85	105,000.00	15,000.00
12,940,527.30	235,025.74	15,974.26	237,680.41	170,000.00	81,011.90
4,133,200.21	.....	.....	366,735.01	218,949.94	4,882.57
5,735,448.93	.....	.....	80,848.11	52,000.00	2,932.80
18,884,524.29	313,368.80	.....	126,500.00	80,000.00	.....
73,483,845.51	859,430.35	131,051.41	535,587.73	484,150.00	18,500.58
4,330,937.74	.....	.....	.....	.....	518.73
3,911,804.92	73,986.55	16,827.12	.....	10,000.00	119.39
18,433,013.91	1,375,557.53	162,308.46	118,797.35	37,853.58	121,961.31
8,840,274.42	1,653,164.06	492,582.35	80,924.83	.....	85,140.40
22,587,914.05	329,363.97	201,524.60	338,105.14	750,000.00	8,660.92
243,762,729.95	9,818,474.00	1,507,001.65	3,551,160.71	4,190,868.32	908,111.95
89,486,632.29	1,571,661.59	177,223.05	167,170.97	297,150.00	906,019.78
29,367,356.29	3,732,083.07	.....	.....	.....	1,878,199.49
30,186,614.73	411,735.17	24,318.29	.....	300,000.00	1,326,784.04
10,083,777.80	230,148.63	13,462.01	131,680.11	.....	49,000.00
47,115,621.49	1,191,515.42	1,572.31	21,686.75	40,710.00	76,348.76
11,500,341.65	1,611,022.21	260,039.50	.....	.....	.....
80,061,211.06	1,645,930.87	235,427.32	5,000.00	133,700.00	14,116.58
107,908,883.67	1,198,284.86	185,964.25	.....	.....	252,508.59
40,699,676.28	611,664.59	88,135.41	11,989.72	.....	10,519.29
13,532,415.03	628,373.74	63,130.45	.....	75,000.00	.....
39,228,749.93	500,267.53	25,879.10	.....	.....	1,824.66
25,067,640.12	462,546.45	162,828.57	.....	.....	.....
23,163,616.80	135,998.93	45,201.07	35,000.00	68,762.50	35,544.30
13,098,449.35	443,733.70	301,253.18	.....	.....	.....
10,381,637.95	288,056.81	28,015.72	.....	.....	362,094.40
47,364,597.03	774,454.23	72,845.11	78,525.00	116,320.28	51,940.00
2,710,088.78	283,610.22	11,859.78	.....	.....	.....
11,900,678.56	122,000.00	.....	.....	26,000.00	6,405.62
33,891,151.50	2,749,800.00	.....	.....	.....	318,681.94
21,774,480.99	776,201.06	53,628.63	.....	.....	.....
2,833,963.27	85,818.07	352.50	.....	.....	.....
691,357,584.57	19,454,937.15	1,752,136.25	451,052.55	1,057,642.78	5,289,987.45

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.
North Dakota	$59.05	$3,873.00
South Dakota		296.00
Nebraska	479,154.22	313.00
Lincoln		
Omaha	1,366.57	
Kansas	2,276.50	474.00
Montana		596.50
Wyoming		
Colorado		90.00
Denver		
New Mexico	20,623.94	
Oklahoma	37,089.45	60.00
Indian Territory	12,393.69	
Total	552,963.42	5,702.50
Washington	1,445.88	2,820.20
Oregon	10,592.83	1,690.37
Portland		
California	781.16	3,885.10
San Francisco	16,965.10	6,725.00
Los Angeles		411.32
Idaho		
Utah		3,703.00
Nevada	10,291.52	
Arizona	87.39	
Alaska		137.50
Hawaii		
Total	40,163.88	19,372.49
United States	38,901,889.24	975,675.14

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 13, 1900—Continued.

LIABILITIES—Continued.

Individual deposits.	U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$5,330,606.91	$34,357.44	$13,142.56	$9,500.00	$45,000.00	$5,000.00
6,104,189.82	113,828.94	65,120.01		14,000.00	
19,456,685.76			8,179.80	206,000.00	22,658.93
2,060,297.69	45,500.00				
11,439,949.13	651,273.24	197,121.40			
29,552,484.69	403,809.00	155,200.52	54,801.18	29,367.00	20,080.77
14,176,882.41	178,347.82	99,811.53		112,500.00	200,119.65
4,127,995.97	37,961.73	8,674.20			
24,028,359.28	199,253.80	2,499.73		12,300.00	1,890.39
26,802,851.69	157,408.40	437,907.12			
3,630,867.21	152,770.68	37,409.13		20,100.00	
4,158,507.80	123,591.20	51,019.78		17,500.00	321.39
3,981,794.02			17,786.68	33,159.82	95.58
154,851,472.38	2,098,102.25	1,067,905.98	90,267.66	489,926.82	250,166.71
20,821,233.60	624,047.52	402,568.40	10,000.00	25,000.00	1,570.00
6,195,099.25			2,000.00	23,000.00	12,659.33
6,137,622.61	34,941.01	461,046.79			
15,322,038.45					9,603.00
15,392,276.82	561,285.35				22,115.84
5,453,491.80	62,360.59	80,948.99			
3,895,509.42	49,762.78	23,837.18			8,456.83
5,592,128.98	605,537.70	26,537.39			
454,491.90				40,000.00	
2,267,767.04					
118,892.00	7,712.00	57,936.90			
378,928.87	49,062.26	4,144.16			599.90
82,029,480.74	1,994,709.21	1,056,119.81	12,000.00	88,000.00	55,004.90
2,623,997,521.88	87,992,782.73	6,385,362.91	4,924,761.90	10,887,991.14	27,073,920.73

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED

RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine	83	$24,255,467.93	$62,245.56	$5,879,350	$371,000	$91,550
New Hampshire	56	12,996,348.42	53,315.48	4,591,700	904,200	71,700
Vermont	48	12,549,971.50	53,630.45	4,087,500	300,000	64,650
Massachusetts	208	116,375,587.22	115,846.91	20,428,000	2,052,900	218,300
Boston	38	167,243,549.44	75,127.48	6,477,500	4,131,000	50,000
Rhode Island	43	28,623,462.53	19,274.51	4,722,000	160,000	55,000
Connecticut	84	50,115,059.27	169,875.94	10,579,100	1,294,360	24,860
Total	560	412,159,446.31	549,316.33	56,765,150	9,213,460	576,550
New York	285	107,838,129.10	442,333.77	19,672,900	2,311,000	427,650
New York City	44	633,755,065.88	222,684.82	32,485,000	34,027,600	2,097,130
Albany	6	11,150,759.98	2,039.87	639,000	222,160	.....
Brooklyn	5	11,056,980.67	8,347.27	642,000	200,000	.....
New Jersey	117	64,000,950.40	46,767.21	8,326,700	1,042,000	116,560
Pennsylvania	417	149,458,622.31	560,561.62	26,903,750	3,256,460	1,277,270
Philadelphia	36	128,710,633.77	19,807.07	10,589,500	4,504,000	59,760
Pittsburg	31	78,305,618.85	68,981.87	6,983,250	1,393,000	411,760
Delaware	20	6,082,838.87	2,910.44	883,500	50,000	16,900
Maryland	55	13,018,888.80	58,807.25	2,603,200	284,000	6,200
Baltimore	18	38,237,716.45	60,505.02	3,752,000	2,339,000	70,660
District of Columbia	1	957,626.18	284.10	250,000	.....	1,200
Washington City	11	11,966,240.76	8,077.69	1,219,000	451,000	157,700
Total	1,046	1,254,540,072.02	1,502,108.00	114,949,800	50,080,160	4,642,670
Virginia	46	22,066,930.47	73,476.78	3,715,200	2,800,350	125,400
West Virginia	42	13,753,331.74	87,465.00	2,499,750	835,000	73,200
North Carolina	35	9,900,159.75	233,286.78	1,764,850	663,800	400
South Carolina	18	8,150,992.46	216,744.20	1,528,000	329,000	100
Georgia	29	12,570,790.19	762,760.89	2,439,500	840,000	42,250
Savannah	2	2,116,800.64	4,871.39	200,000	127,000	.....
Florida	17	5,543,217.84	87,098.61	730,000	265,000	1,000
Alabama	32	10,387,239.84	581,169.15	1,948,250	300,000	4,500
Mississippi	13	2,736,952.40	1,646,281.07	848,750	.....	1,020
Louisiana	14	3,674,189.53	2,476,954.11	552,500	.....	800
New Orleans	8	15,574,226.72	1,806,367.87	1,460,000	450,000	46,520
Texas	237	50,131,168.76	11,624,674.90	8,042,430	1,092,000	57,600
Houston	5	2,994,702.53	967,487.18	380,000	.....	.....
Arkansas	7	2,504,697.46	693,802.18	322,500	100,000	15,290
Kentucky	73	20,613,996.62	439,268.28	5,036,250	1,628,700	201,220
Louisville	8	13,585,156.79	34,643.10	3,555,000	2,296,760	294,000
Tennessee	53	24,278,044.85	782,392.94	3,598,500	532,000	475,260
Total	639	221,582,598.59	22,518,744.43	38,621,480	12,259,610	1,248,560
Ohio	250	86,112,019.83	786,372.38	14,617,500	1,859,150	751,340
Cincinnati	13	31,588,961.38	12,748.88	4,585,000	4,034,500	201,910
Cleveland	17	40,974,746.56	95,171.94	3,660,000	500,000	.....
Columbus	6	7,984,977.25	14,671.85	604,000	275,000	225,850
Indiana	123	37,247,729.72	418,077.66	6,221,250	1,296,800	666,610
Indianapolis	5	9,406,358.26	399.43	430,000	2,056,000	102,160
Illinois	233	72,574,650.13	1,396,406.66	10,805,250	1,747,000	599,030
Chicago	12	148,784,689.26	68,574.79	6,240,000	1,560,000	337,990
Michigan	79	36,491,404.70	264,339.98	3,889,060	860,000	102,850
Detroit	6	15,399,566.32	7,540.55	1,450,000	750,000	200
Wisconsin	85	32,518,233.75	367,038.11	3,342,170	550,000	103,340
Milwaukee	5	22,602,735.49	395,562.28	900,000	660,000	18,710
Minnesota	75	20,254,743.16	159,459.13	2,480,600	200,000	59,800
St. Paul	5	12,128,505.83	1,880.88	696,000	788,000	.....
Minneapolis	5	13,362,790.51	5,876.39	772,000	350,000	1,000
Iowa	204	50,806,233.62	994,888.69	7,751,500	1,050,700	118,020
Des Moines	4	5,015,055.61	41,838.26	405,600	310,000	.....
Missouri	53	10,620,017.33	236,985.49	1,847,800	150,000	21,250
St. Louis	6	52,351,085.81	79,852.14	9,450,000	2,925,000	126,600
Kansas City	6	29,619,983.52	663,974.44	1,745,600	961,000	88,000
St. Joseph	2	3,175,086.87	18,264.85	164,500	100,000	25,800
Total	1,194	739,019,574.91	6,029,924.78	82,057,830	22,986,150	3,550,460

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS FEBRUARY 5, 1901.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$96,837.52	$5,391,905.40	$640,514.63	$120,255.36	$552,559.53	$61,217.21
63,020.30	3,215,764.74	301,631.38	169,006.00	372,736.94	23,573.28
52,594.32	3,115,364.38	294,608.06	183,187.18	143,080.29	311,899.75
178,304.98	15,957,690.91	3,589,674.97	500,137.13	776,579.02	494,895.20
187,312.18	7,822,444.06	2,108,610.73	168,533.19	13,748,668.61	1,967,471.32
21,666.25	4,139,269.27	821,426.69	66,420.93	623,907.55	272,983.26
89,626.58	10,898,094.05	2,183,533.24	220,457.92	1,773,001.64	520,681.51
689,362.13	50,540,532.81	9,939,999.70	1,427,997.71	17,990,533.58	3,652,721.53
274,026.15	26,671,858.14	3,567,643.30	2,886,668.23	3,191,189.82	2,658,948.50
1,995,068.46	76,481,416.99	15,867,912.45	1,661,964.19	40,538,935.56	5,746,669.34
10,000.00	1,421,090.82	259,707.43	91,013.29	3,049,337.56	1,401,671.45
9,000.00	2,311,783.13	589,750.00	53,309.71	76,673.15	169,299.23
88,861.93	14,412,253.25	3,756,040.78	701,896.75	2,655,075.44	592,458.12
680,898.77	47,649,424.62	6,679,362.10	2,424,006.20	5,095,151.57	2,127,905.22
431,593.74	27,019,223.21	3,739,811.66	706,731.85	14,042,495.75	3,094,466.35
125,437.80	12,584,034.73	3,757,026.11	545,333.27	4,908,493.62	517,026.37
5,649.84	1,359,943.34	347,928.73	73,134.28	181,679.39	84,055.62
44,054.72	3,339,757.68	536,043.12	82,066.56	445,678.96	146,953.79
104,959.84	4,056,533.42	2,457,353.58	104,746.38	4,424,361.11	628,281.66
.....	241,388.16	23,000.00	3,135.60	4,026.08	.....
58,173.78	1,182,781.81	1,197,660.06	88,874.54	1,938,016.48	306,170.55
3,827,725.03	218,731,489.30	42,779,239.32	9,422,880.85	80,551,114.49	17,423,906.20
148,631.21	1,765,576.21	774,982.53	239,445.08	1,422,298.53	582,227.19
83,200.61	1,402,607.61	875,334.23	123,379.08	1,671,760.91	522,030.48
59,741.13	353,979.65	322,878.59	61,440.69	926,520.56	502,182.80
15,715.80	904,813.92	153,837.78	41,490.47	385,671.19	387,224.97
103,675.52	663,006.27	292,016.84	200,894.77	981,523.34	796,127.03
5,677.50	31,232.99	55,131.50	.....	51,867.83	16,596.61
34,998.44	711,778.82	276,090.89	67,729.60	440,346.86	210,898.74
79,102.45	1,991,784.63	436,425.98	165,310.51	1,635,770.64	710,570.41
8,161.34	540,663.83	82,302.60	58,591.00	308,474.16	121,310.61
16,914.47	248,369.76	94,447.49	11,669.81	464,214.07	110,186.27
36,663.00	1,915,830.65	618,424.43	103,894.70	953,652.06	1,423,596.91
202,105.57	1,387,192.72	2,101,131.67	733,967.29	14,027,961.10	2,750,977.90
20,639.70	22,690.34	188,271.78	84,138.39	1,171,650.47	142,426.23
9,656.96	167,404.07	21,784.55	162,012.67	540,393.80	104,935.95
150,063.65	1,435,308.02	679,702.39	208,440.54	803,198.27	267,533.69
122,305.37	2,044,184.49	210,278.64	44,436.75	1,441,820.69	703,438.20
160,744.81	1,337,335.93	806,809.14	553,552.25	2,197,579.08	779,845.09
1,257,997.55	16,923,759.91	7,989,851.03	2,860,393.66	29,414,703.56	10,132,109.08
238,781.18	9,862,271.59	2,247,093.65	1,036,886.41	4,234,715.82	1,127,437.59
129,476.81	11,057,525.52	445,905.71	173,726.24	4,171,849.96	707,186.75
45,173.16	2,360,726.62	464,662.53	128,970.41	4,443,711.90	2,018,568.14
20,955.48	2,028,710.94	50,161.05	108,673.67	1,387,158.52	177,042.21
174,768.19	5,172,663.83	1,305,338.39	598,525.33	2,694,607.95	773,617.40
2,513.68	2,002,617.33	259,925.33	68,725.11	4,118,706.86	1,117,030.35
218,742.77	8,098,723.37	2,213,379.92	891,039.10	2,016,103.56	772,463.21
132,497.02	11,808,116.53	277,432.78	247,012.33	41,284,233.83	8,618,898.99
60,788.66	3,909,537.94	1,024,265.35	538,901.55	793,969.26	667,485.08
135,312.50	1,605,639.56	24,288.50	320,013.24	1,657,296.39	671,175.00
35,140.56	4,222,091.85	887,557.92	189,678.16	918,865.38	356,561.46
4,253.35	2,847,147.91	100,910.73	118,763.49	1,891,638.70	1,064,609.70
31,113.69	1,203,717.88	1,016,925.34	341,548.10	563,433.51	463,861.79
.....	2,555,106.38	635,218.78	194,369.42	882,893.88	269,676.28
.....	1,143,118.32	2,000.00	207,128.00	1,006,797.81	566,686.51
159,276.25	2,986,056.17	1,869,090.08	696,090.77	4,128,415.65	1,333,982.39
17,400.00	205,662.59	112,416.29	73,151.76	782,358.39	63,268.22
38,535.19	642,140.60	516,697.38	211,916.93	474,454.87	166,817.01
211,855.63	5,118,302.65	756,000.00	176,159.02	20,299,362.03	4,939,120.03
24,800.00	3,742,611.44	383,361.71	123,941.84	3,366,967.45	3,984,826.65
.....	52,236.40	72,000.00	.....	714,560.73	108,643.36
1,681,384.12	82,624,725.42	14,664,631.44	6,445,220.88	101,832,102.47	29,968,958.12

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota	31	$5,204,057.86	$46,533.06	$702,750	$100,000	$100
South Dakota	28	4,746,483.92	91,504.21	579,750	190,000	.....
Nebraska	101	19,092,356.16	361,055.69	2,241,320	.....	66,850
Lincoln	3	2,273,958.97	21,670.04	250,700	60,000	1,000
Omaha	8	13,771,696.72	174,293.96	1,850,000	900,000	3,500
Kansas	111	23,792,111.39	473,765.29	3,843,000	600,000	120,050
Kansas City	1	3,782,175.20	11,965.16	700,000	.....	.....
Montana	22	10,543,110.32	682,411.46	908,250	300,000	54,000
Wyoming	14	3,349,571.20	161,274.89	478,000	50,000	.....
Colorado	37	13,091,456.94	506,788.55	1,784,750	250,000	6,040
Denver	4	15,709,029.61	118,572.84	1,700,000	1,050,000	.....
New Mexico	9	2,571,672.37	148,104.05	475,000	200,000	10,200
Oklahoma	28	2,499,645.58	492,003.36	519,850	180,000	200
Indian Territory	36	3,139,108.69	529,802.36	586,750	.....	.....
Total	433	123,566,434.93	3,819,744.92	16,620,120	3,880,000	261,940
Washington	31	13,587,371.32	583,015.63	1,141,300	1,126,400	247,730
Oregon	23	4,337,688.82	161,304.03	459,300	.....	359,660
Portland	4	3,463,222.62	63,310.18	625,000	500,000	101,800
California	32	11,149,669.32	355,391.54	1,392,500	.....	44,120
San Francisco	5	18,072,652.17	110,807.62	2,360,000	574,000	.....
Los Angeles	4	4,722,195.60	59,621.30	1,153,000	150,000	8,480
Idaho	10	1,922,296.62	182,456.32	212,850	80,000	20,560
Utah	10	3,721,343.64	312,963.82	1,275,000	725,000	6,900
Nevada	1	419,455.97	65,490.33	20,500	.....	.....
Arizona	5	1,402,791.62	74,837.42	200,000	.....	3,940
Alaska	1	64,458.63	1,648.80	12,500	75,000	.....
Hawaii *a*	1	657,073.36	3,143.84	50,000	100,000	.....
Total	127	63,520,219.69	2,273,990.83	8,901,950	3,330,400	793,190
United States	3,999	2,814,388,346.45	36,693,829.29	317,916,330	101,749,780	11,073,370

a Figures from statement of December 13, 1900.

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 5, 1900—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$10,276.84	$311,506.27	$386,939.05	$233,145.06	$103,859.10	$138,671.91
17,057.34	816,039.77	320,544.65	134,768.70	569,396.57	94,904.28
46,785.22	482,397.93	930,479.26	669,388.51	1,007,629.79	306,543.89
13,143.93	187,085.33	78,154.43	29,757.36	694,263.72	100,280.01
76,273.50	1,508,109.65	814,212.76	322,468.12	1,547,665.14	1,037,383.11
91,921.04	742,052.15	1,000,753.12	547,866.80	2,226,882.77	366,564.53
30,892.08	1,000.00	.....	.....	52,290.60	118,054.90
28,975.00	602,688.38	356,686.07	143,828.26	670,401.73	484,584.63
9,376.35	193,322.60	103,043.77	137,897.48	152,565.71	42,853.75
28,062.32	3,026,054.93	390,696.48	196,267.52	2,245,517.52	294,603.42
62,350.00	4,635,921.45	70,050.00	305,842.91	1,831,460.92	526,238.46
26,988.56	260,681.87	123,698.90	57,725.85	358,316.06	134,781.16
63,629.32	153,709.86	178,735.33	10,163.94	807,262.62	98,886.94
15,006.48	167,671.50	121,372.57	14,806.70	619,932.34	40,629.43
520,737.98	13,088,241.69	4,875,366.33	2,803,927.21	12,887,444.59	3,784,980.42
72,507 41	1,780,764.44	293,088.36	1,040,096.13	1,160,223.92	1,183,616.18
45,168.87	492,770.68	223,079.81	135,655.96	151,805.16	191,803.98
906.25	2,527,495.78	215,556.00	151,448.27	499,918.82	259 610.51
22,904.06	1,474,463.79	639,521.49	570,862.85	409,556.42	966,610.31
49,843.75	1,431,311.33	308,250.00	51,186.75	624,165.61	3,913,176.45
2,382.79	458,112.75	230,200.00	145,777.72	418,515.31	249,021.61
13,623.08	400,139.68	123,469.46	146,430.03	394,732.35	193,980.50
38,905.25	766,902.08	261,072.30	132,838.85	163,795.18	256,434.60
.....	22,500.00	6,336.78	6,500.00	.....	4,280.20
3,750.00	168,562.69	44,618.66	22,501.94	139,339.34	111,411.48
2,950.00	6,719.90	2,580.00	.....	17,637.10	1,952.51
7,000.00	.....	.....	.....	.....	26,089.72
259,946.46	9,529,743.12	2,347,772.86	2,403,298.50	3,979,689.21	7,357,988.05
8,237,153.25	391,438,492.25	82,596,860.68	25,363,718.81	246,655,587.90	72,320,663.40

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.
Maine	$4,927,530.13	$10,755.73	$132,746.71	$136,786 74	$316,175
New Hampshire	3,361,494.25	8,809.34	166,438.98	.....	264,380
Vermont	2,778,516.87	8,266.07	88,203.53	.....	155,614
Massachusetts	16,712,227.23	66,156.78	747,069.42	309,968.99	1,110,031
Boston	38,657,775.17	12,075.88	461,945.17	13,783,113.46	1,373,679
Rhode Island	3,116,455.35	7,228.28	115,928.52	250,832.87	329,810
Connecticut	8,938,981.24	33,550.29	407,721.64	264,728.82	647,886
Total	78,492,980.24	146,842.37	2,120,053.97	14,745,430.88	4,197,575
New York	22,899,602.23	95,012.65	790,581.16	344,076.56	1,082,788
New York City	.....	50,783.56	3,194,343.95	178,984,339.35	1,211,760
Albany	3,102,715.44	2,869.90	49,481.66	134,173.79	54,372
Brooklyn	2,329,814.54	3,619.13	113,588.81	1,317,471.69	173,909
New Jersey	14,713,566.82	37,565.29	913,858.86	680,109.55	481,230
Pennsylvania	37,476,580.60	110,243.78	1,380,402.23	153,517.98	1,750,495
Philadelphia	35,165,571.49	30,330.09	1,352,838.78	13,656,350.15	312,259
Pittsburg	13,492,792.88	14,124.10	284,106.42	4,180,015.14	651,755
Delaware	1,576,627.36	3,014.04	46,692.03	45,337.36	60,276
Maryland	2,192,305.23	6,096.73	91,277.22	.....	77,147
Baltimore	5,823,383.73	3,232.89	262,195.29	2,272,379.86	373,524
District of Columbia	201,791.50	359.65	18,881.23	.....	4,375
Washington City	3,040,788.84	11,655.59	268,222.43	383,788.44	4,055
Total	142,015,540.66	368,907.40	8,766,470.07	202,151,559.87	6,237,495
Virginia	3,197,966.22	8,324.41	150,252.57	349,849.31	149,831
West Virginia	2,773,589.91	11,144.84	86,524.86	14,840.08	95,346
North Carolina	1,090,153.07	5,429.19	109,471.75	.....	94,037
South Carolina	518,024.01	1,694.69	108,456.99	.....	101,419
Georgia	1,281,452.50	10,918.76	351,991.07	267,762.97	247,428
Savannah	88,310.79	175.00	16.00	.....	34,798
Florida	928,256.37	6,588.14	42,222.80	23,010.72	108,871
Alabama	2,083,773.63	7,377.93	168,371.23	82,759.52	228,646
Mississippi	752,489.41	2,527.15	88,190.28	.....	7,625
Louisiana	1,157,626.84	2,180.91	74,361.58	.....	22,578
New Orleans	2,789,636.85	1,209.43	44,962.85	1,670,967.42	76,204
Texas	22,797,733.38	56,864.76	640,968.91	472,161.43	1,056,759
Houston	1,226,459.36	3,143.94	2,619.78	122,024.03	266,379
Arkansas	1,405,742.95	2,805.27	44,375.45	45,131.81	38,608
Kentucky	3,856,483.83	9,434.07	151,713.38	3,722.71	230,379
Louisville	2,803,688.57	3,221.18	31,482.65	280,176.99	153,521
Tennessee	4,028,503.39	8,660.74	327,400.47	529,108.14	299,069
Total	52,779,891.08	141,700.41	2,423,382.62	3,861,515.13	3,211,498
Ohio	18,618,242.66	58,799.93	647,492.46	159,941.04	1,239,875
Cincinnati	8,118,613.98	6,889.02	131,200.86	691,134.16	344,597
Cleveland	6,731,853.57	12,308.93	159,122.06	582,693.66	251,466
Columbus	1,572,655.89	3,550.92	70,207.40	185,813.49	145,298
Indiana	12,522,903.79	23,220.43	364,186.26	10,806.51	1,012,721
Indianapolis	4,308,667.98	5,313.14	25,622.51	378,661.11	676,826
Illinois	20,918,691.55	66,104.68	598,270.11	282,927.61	868,337
Chicago	.....	35,492.83	115,537.62	7,661,503.96	1,491,991
Michigan	7,778,900.01	20,639.84	137,679.49	89,334.94	451,765
Detroit	3,312,570.29	5,801.69	11,845.12	458,166.69	258,034
Wisconsin	8,448,935.36	24,408.29	185,307.22	12,343.49	225,295
Milwaukee	4,778,136.29	12,695.52	16,196.11	428,979.14	48,541
Minnesota	4,266,836.28	20,495.90	119,116.90	10,329.20	125,748
St. Paul	4,279,656.04	3,457.17	130,255.79	334,293.04	93,884
Minneapolis	2,240,077.89	10,186.52	19,726.58	617,347.94	38,859
Iowa	13,315,810.13	49,219.89	405,662.46	212,788.48	584,381
Des Moines	1,493,580.38	1,180.27	16,412.16	66,781.23	67,300
Missouri	4,011,971.11	15,039.77	87,233.06	17,561.52	128,320
St. Louis	.....	11,793.97	117,311.86	2,005,557 76	111,229
Kansas City	12,752,282.11	8,773.93	96,637.53	922,123.73	486,459
St. Joseph	1,750,345.84	375.00	22,029.30	59,603.56	13,875
Total	141,220,731.15	395,747.64	3,477,052.86	15,188,786.26	8,664,801

UNITED STATES AT THE CLOSE OF BUSINESS FEBRUARY 5, 1901—Continued.

RESOURCES—Continued.

Fractional paper currency, nickels, and cents.	Specie.	Legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$13,040.59	$1,540,891.97	$373,684	$273,927.25	$1,856.60	$45,250,297.86
11,398.14	779,508.02	336,879	225,275.00	2,702.50	27,919,881.77
6,435.84	672,367.39	230,918	194,625.00	6,370.00	25,297,152.63
79,120.44	5,589,487.46	2,765,142	983,877.33	32,636.50	189,084,233.49
23,113.51	13,603,065.36	9,120,215	323,875.00	196,402.00	281,535,476.56
15,363.21	996,219.56	508,292	224,360.00	12,660.00	45,102,560.78
38,228.50	3,245,193.50	1,227,876	513,723.00	37,135.00	93,223,614.14
186,700.23	26,426,733.26	14,563,006	2,739,062.58	289,762.60	707,413,217.23
78,764.74	6,726,729.81	3,254,356	951,797.50	43,500.40	206,159,556.06
63,709.69	176,948,566.78	47,789,772	1,616,747.50	1,108,407.23	1,255,847,877.75
8,572.65	978,594.90	813,214	31,950.00	1,000.00	23,423,664.74
7,546.87	1,391,750.75	710,815	32,100.00	.....	21,197,758.95
68,779.62	3,666,325.83	2,323,159	412,777.50	27,455.50	119,064,391.85
131,000.05	11,168,458.67	5,058,732	1,302,771.88	49,107.20	304,694,721.80
56,304.18	21,566,454.18	3,421,516	524,175.00	151,820.50	269,155,582.77
23,511.56	10,024,472.60	3,881,413	348,735.00	30,788.00	142,531,676.32
7,620.66	373,620.54	135,805	42,325.60	3,010.00	11,382,868.50
14,551.33	808,187.62	459,544	114,842.85	5,775.00	24,335,377.86
16,249.23	4,590,443.16	1,579,592	187,600.00	8,250.00	71,352,907.62
676.90	168,666.75	67,120	12,500.00	.....	1,955,031.15
7,429.06	1,916,849.40	1,195,716	54,092.50	.....	25,456,292.93
484,716.54	240,329,120.99	70,690,754	5,632,414.73	1,429,113.83	2,476,557,708.30
21,501.65	1,221,603.00	889,934	179,230.00	35,670.00	40,918,680.16
12,238.55	1,058,447.71	647,006	122,128.30	4,686.12	26,753,012.03
12,606.68	592,504.32	325,166	75,476.63	5,768.50	17,099,853.09
9,369.76	307,533.05	239,122	72,382.36	610.00	13,463,202.65
10,837.84	924,030.51	591,170	119,715.00	12,994.17	23,510,845.67
2,652.12	161,300.00	90,000	10,000.00	2.50	2,996,432.87
6,469.12	434,610.42	372,744	33,880.00	1,500.00	10,326,312.37
21,971.85	1,058,790.77	643,311	94,095.00	896.60	22,630,117.14
2,323.68	249,829.20	200,332	36,676.50	.....	7,692,500.29
3,538.44	462,742.60	189,399	26,628.50	1,750.00	9,591,051.38
25,800.83	3,109,108.15	986,986	70,500.00	34,500.00	33,199,351.87
40,957.28	5,196,457.31	4,157,276	379,891.50	18,531.13	126,968,812.61
2,924.59	1,097,869.30	628,058	17,372.50	.....	9,338,855.12
2,597.83	296,716.95	134,438	15,255.00	3,135.43	6,631,284.33
13,927.32	1,189,834.81	562,119	240,986.58	229,589.80	37,951,871.96
6,508.93	864,502.50	848,232	177,750.00	5,600.00	29,416,707.85
16,112.65	1,925,328.90	1,204,064	170,781.25	8,050.00	44,009,042.63
212,339.12	20,151,409.50	12,700,357	1,842,749.12	363,284.25	462,497,934.02
68,274.83	5,035,266.38	3,236,024	672,743.39	34,944.88	152,645,173.02
5,815.24	3,410,560.48	4,068,469	229,249.00	570.83	74,115,890.84
12,183.03	3,115,948.50	2,473,495	172,400.00	43,482.50	68,246,684.51
2,168.36	805,253.45	709,216	29,475.00	.....	16,400,839.48
42,727.67	3,624,785.46	1,475,253	292,587.75	12,626.78	75,951,801.12
5,101.01	2,374,217.88	638,900	16,497.50	.....	27,994,243.48
52,341.92	5,019,452.62	2,166,556	523,925.75	19,477.46	131,848,873.42
28,418.25	32,978,084.95	19,468,673	304,580.00	80,702.50	281,524,429.64
25,447.22	2,464,183.47	1,078,703	191,238.00	14,427.54	60,854,921.03
8,359.25	1,682,976.50	848,078	70,430.00	12,500.00	28,689,793.60
26,278.94	2,254,394.71	720,637	162,098.50	4,725.00	55,555,100.70
15,110.87	2,434,498.00	1,337,825	45,000.00	6,000.00	39,727,313.58
17,697.65	1,408,990.65	339,683	122,167.50	11,950.00	33,218,217.68
3,333.82	2,161,671.90	230,111	34,800.00	12,580.06	25,435,794.27
7,843.54	913,110.60	259,031	38,600.00	.....	21,562,180.61
37,510.73	2,955,427.97	1,349,280	373,765.02	18,040.35	91,196,139.65
1,985.70	230,060.05	309,187	20,277.50	.....	9,233,515.41
8,615.64	647,219.44	388,142	90,990.00	4,952.50	20,326,659.84
3,357.16	7,581,212.49	5,312,493	472,500.00	1,650.00	112,050,442.55
17,608.72	3,954,565.25	1,144,280	87,280.00	20,000.00	64,198,077.32
804.97	360,304.40	154,447	8,225.00	6,600.00	6,807,702.28
390,984.52	85,412,185.15	47,708,483	3,958,829.91	305,230.40	1,397,583,794.03

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.
North Dakota	$934,070.63	$7,016.18	$60,566.13	$4,449.92	$71,766
South Dakota	1,234,533.97	5,258.06	38,727.22	10,963.11	58,141
Nebraska	5,997,663.94	21,042.50	379,724.94	144.25	137,495
Lincoln	422,191.07	3,326.33	26,071.47	29,030.82	7,145
Omaha	2,855,179.86	9,326.52	85,477.73	526,365.45	209,925
Kansas	8,740,958.49	23,185.61	181,448.68	197,316.80	406,863
Kansas City	792,855.48	511.87	106,137.87	159,548.97	14,840
Montana	2,504,587.23	8,618.34	47,147.10	110,937.58	163,187
Wyoming	879,333.25	4,672.05	11,507.02	990.90	36,003
Colorado	7,471,601.67	38,495.86	141,788.68	184,417.82	309,975
Denver	7,864,513.74	9,308.55	80,484.10	613,099.13	655,777
New Mexico	1,094,524.72	7,140.96	22,208.88	7,037.02	43,813
Oklahoma	1,993,580.97	6,845.54	86,332.38	4,802.49	68,314
Indian Territory	1,350,719.83	5,495.87	23,731.26	.....	55,243
Total	44,136,394.85	150,542.24	1,291,053.46	1,849,104.26	2,238,487
Washington	3,322,688.72	22,375.81	116,708.42	201,219.87	86,578
Oregon	1,025,192.85	7,982.98	21,046.32	.....	33,221
Portland	817,947.31	5,945.61	21,497.81	64,605.90	9,045
California	3,134,057.58	12,003.41	276,760.59	9,321.53	92,864
San Francisco	1,407,680.74	3,222.69	29,013.04	567,261.63	24,240
Los Angeles	897,155.39	3,085.91	22,564.46	73,834.51	62,915
Idaho	861,664.06	4,599.88	9,346.57	3,835.98	47,605
Utah	1,176,641.79	4,045.53	11,151.14	125,798.32	26,818
Nevada	48,435.63	444.73	595.06	.....	.....
Arizona	821,264.67	3,431.38	14,772.78	3,357.98	44,031
Alaska	20,071.40	127.48	1,080.97	.....	745
Hawaii *a*	.....	2,000.00	8,527.46	.....	160
Total	13,532,799.14	69,265.44	533,064.62	1,049,235.72	428,222
United States	472,178,337.12	1,273,005.50	18,611,077.60	238,845,632.12	24,978,528

a Figures from statement of December 13, 1900.

UNITED STATES AT THE CLOSE OF BUSINESS FEBRUARY 5, 1901—Continued.

RESOURCES—Continued.

Fractional paper currency, nickels, and cents.	Specie.	Legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$4,745.32	$292,815.57	$181,905	$33,332.50	$1,200.00	$8,829,706.40
4,045.76	461,652.35	179,214	28,797.50	1,552.50	9,583,334.91
10,555.72	966,422.95	465,551	110,615.90	1,893.50	33,295,916.15
1,466.27	116,841.06	59,473	12,535.00	.....	4,388,093.81
7,478.74	1,600,930.93	935,042	92,250.00	5,019.55	28,332,598.68
21,112.17	1,710,969.66	859,389	190,960.00	7,933.58	46,145,402.08
478.68	167,155.65	71,784	35,000.00	.....	6,044,670.46
3,969.1[illegible]	1,108,430.50	478,099	45,412.50	7,104.82	19,252,429.09
2,503.54	298,206.80	70,517	23,900.00	1,306.02	6,006,845.33
8,583.16	2,178,977.72	646,058	84,381.75	14,875.37	32,899,392.71
2,120.49	3,518,300.27	1,695,000	85,000.00	2,134.74	40,535,204.21
1,102.68	226,524.35	117,310	23,750.00	.....	5,910,580.43
3,160.78	217,542.95	154,690	24,990.00	1.80	7,564,047.86
2,791.94	266,678.20	136,898	28,145.00	2,003.35	7,106,866.52
74,094.42	13,131,448.96	6,050,930	819,070.15	45,025.23	255,895,088.64
6,473.52	2,858,105.75	170,232	56,360.00	5,015.00	29,061,869.48
3,104.77	783,747.05	57,243	22,865.00	604.90	8,513,245.18
3,072.34	1,428,932.85	20,361	31,250.00	.....	10,810,926.25
4,725.19	2,145,597.68	105,152	62,397.50	4,390.00	23,172,869.29
3,405.04	4,674,248.64	13,728	113,000.00	.....	34,331,193.46
1,818.77	854,857.55	49,551	57,650.00	.....	9,620,739.67
582.27	301,316.65	85,388	10,332.50	843.75	5,016,057.70
3,082.41	992,117.10	97,826	63,053.50	900 00	10,162,589.51
105.05	24,138.20	2,908	1,025.00	.....	622,714.95
498.20	268,832.85	66,848	9,995.00	.....	3,404,785.01
4.95	33,305.70	3,565	625.00	.....	244,972.44
12.19	140,046.05	.....	2,500.00	.....	996,552.62
26,884.70	14,505,246.07	672,802	431,053.50	11,753.65	135,958,515.56
1,375,719.53	399,956,143.93	152,386,332	15,423,179.99	2,444,169.96	5,435,906,257.78

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine	$10,866,000	$2,886,952.00
New Hampshire	5,570,950	1,390,338.53
Vermont	6,745,000	1,444,601.81
Massachusetts	40,652,500	15,072,373.56
Boston	37,400,000	14,308,400.00
Rhode Island	14,555,250	3,418,254.39
Connecticut	20,557,070	8,055,336.54
Total	136,346,770	46,576,316.83
New York	31,807,840	11,015,144.50
New York City	62,800,000	47,401,154.67
Albany	1,550,000	1,375,000.00
Brooklyn	1,352,000	1,900,000.00
New Jersey	15,205,000	8,774,450.00
Pennsylvania	43,797,010	25,824,148.08
Philadelphia	19,905,000	17,920,000.00
Pittsburg	13,350,000	10,665,000.00
Delaware	2,158,985	989,018.82
Maryland	4,114,100	1,957,311.83
Baltimore	11,308,260	4,457,000.00
District of Columbia	252,000	150,000.00
Washington City	2,775,000	1,492,500.00
Total	210,375,195	133,920,727.90
Virginia	5,253,760	1,854,063.98
West Virginia	3,913,500	1,156,954.48
North Carolina	3,132,050	930,931.54
South Carolina	2,104,000	708,867.04
Georgia	3,628,500	1,286,800.00
Savannah	750,000	225,000.00
Florida	1,355,000	643,100.00
Alabama	3,602,400	671,710.00
Mississippi	1,001,000	476,300.00
Louisiana	1,010,000	436,200.00
New Orleans	2,600,000	2,850,000.00
Texas	19,323,460	5,558,586.87
Houston	1,100,000	615,000.00
Arkansas	1,070,000	313,500.00
Kentucky	8,150,900	2,217,343.34
Louisville	4,645,000	1,807,500.00
Tennessee	7,202,500	1,782,371.25
Total	69,842,070	23,534,228.50
Ohio	26,853,670	8,413,010.54
Cincinnati	7,700,000	2,775,000.00
Cleveland	10,775,000	2,765,000.00
Columbus	2,050,000	529,675.00
Indiana	12,657,000	3,792,978.06
Indianapolis	2,227,650	1,350,000.00
Illinois	18,843,900	6,809,710.88
Chicago	17,250,000	8,210,000.00
Michigan	8,360,000	2,561,413.20
Detroit	3,300,000	616,000.00
Wisconsin	7,151,500	1,774,803.35
Milwaukee	3,250,000	850,000.00
Minnesota	4,965,000	1,092,756.76
St. Paul	3,800,000	720,000.00
Minneapolis	3,750,000	725,000.00
Iowa	13,735,000	2,993,526.88
Des Moines	800,000	240,000.00
Missouri	3,650,000	848,016.55
St. Louis	11,400,000	2,800,000.00
Kansas City	2,650,000	757,500.00
St. Joseph	350,000	112,700.00
Total	165,518,720	50,737,091.22

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 5, 1901—Continued.

LIABILITIES.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
$1,971,323.18	$5,742,315.50	.....	$564,493.17	$264,536.69	$1,171,642.29
938,935.61	4,502,447.50	$6,789.00	548,560.88	58,152.11	1,227,315.06
1,027,827.87	3,991,176.50	.....	94,662.02	11,071.08	358,032.71
6,528,640.00	19,936,197.00	.....	1,010,714.63	225,101.93	8,904,715.95
6,745,118.82	6,348,950.00	.....	38,245,595.68	8,510,155.59	32,459,430.71
1,681,577.45	4,605,802.50	.....	905,991.39	71,895.51	1,675,987.67
3,260,493.03	10,381,127.00	.....	1,120,366.66	200,019.53	2,897,671.50
22,153,915.96	55,508,016.00	6,789 00	42,490,384.43	9,340,932.44	48,694,795.89
8,422,243.62	19,126,730.00	18,764.00	2,506,610.88	1,756,202.19	4,059,706.70
29,746,076.34	31,516,320.00	16,542.00	285,094,297.51	76,379,527.04	114,666,821.16
321,422.68	626,647.50	.....	7,564,017.92	2,130,946.63	1,568,803.76
519,342.17	628,850.00	1,846.00	281,311.77	376,584.00	3,772,472.03
6,231,233.35	8,080,679.50	5,402.00	2,343,258.59	451,025.37	2,649,809.90
7,486,004.15	26,410,115.00	1,498.00	2,356,306.46	691,788.39	387,051.80
3,001,403.65	10,478,442.50	.....	50,179,532.85	11,128,106.95	26,453,190.88
4,294,125.72	6,753,695.00	.....	17,328,358.85	4,743,176.31	5,295,520.65
384,377.17	864,192.50	540.50	234,610.06	7,939.19	291,029.18
670,958.31	2,502,935.00	.....	325,894.50	69,996.84	27,821.61
1,715,787.27	3,675,080.00	850.00	9,019,947.02	2,981,386.98	5,612,054.23
146,243.43	239,860.00	.....	29,872.75	534.31	.....
556,938.46	1,090,665.00	.....	288,586.26	80,932.27	988,531.95
63,496,156.32	111,994,212.00	45,442.50	377,552,605.42	100,798,146.47	165,772,813.85
2,312,674.26	3,672,060.00	.....	1,337,570.85	1,915,221.01	29,616.10
460,807.27	2,415,605.00	.....	650,878.49	874,318.58	710.08
573,128.28	1,695,040.00	.....	366,377.58	429,329.83	27,240.01
577,553.92	1,515,345.00	.....	242,952.40	707,588.68	37,016.06
981,020.45	2,423,247.50	.....	566,329.68	973,360.08	80,704.77
102,672.50	197,595.00	.....	116,908.05	173,165.89	63,309.23
181,835.58	718,050.00	.....	170,830.74	272,226.34	14,341.91
868,222.58	1,911,445.00	.....	581,113.59	592,605.29	6,205.26
191,078.86	844,040.00	.....	69,588.13	148,368.78	17,677.74
474,267.53	511,645.00	.....	405,116.44	251,645.16	21,215.39
439,959.94	1,329,045.00	.....	2,978,477.89	2,766,770.62	249,879.01
3,010,493.66	7,647,745.00	.....	10,126,092.67	2,257,083.76	1,031.25
221,248.84	305,000.00	.....	1,821,724.38	633,134.37	8,653.98
156,930.33	321,150.00	.....	38,016.86	391,767.99	1,057.77
725,921.92	5,001,580.00	.....	486,476.17	405,058.60	32,207.78
287,590.98	3,542,500.00	.....	4,415,437.03	3,219,423.58	325,564.58
1,022,312.87	3,364,162.50	.....	1,519,063.58	3,376,364.12	853,744.71
12,587,719.77	37,415,255.00	.....	25,892,954.53	19,387,432.68	1,770,175.63
3,486,141.66	14,261,192.50	.....	1,571,310.29	1,488,799.45	659,412.48
1,669,117.20	4,361,327.50	.....	12,932,472.84	5,706,112.93	1,872,417.58
790,326.92	3,567,890.00	.....	9,201,327.60	4,720,203.94	6,331,736.84
153,020.85	604,000.00	.....	1,255,976.12	1,415,285.97	379,358.61
1,239,720.27	6,123,038.00	.....	708,050.20	1,907,119.56	472,555.05
274,581.97	324,050.00	.....	5,122,661.87	4,057,706.30	582,895.82
3,237,133.97	10,532,777.50	.....	946,326.48	4,311,929.52	239,465.85
4,999,216.11	5,997,520.00	.....	87,193,057.87	42,726,643.90	3,890,272.64
1,213,400.18	3,821,532.50	.....	449,389.11	1,085,024.09	875,010.18
323,790.30	1,394,630.00	.....	3,214,721.40	4,253,834.15	1,655,709.20
789,288.35	3,284,563.00	.....	199,944.65	1,024,613.92	5,036.96
404,421.72	889,300.00	.....	4,112,381.49	3,833,279.76	167,459.82
616,323.50	2,441,785.00	.....	293,832.63	782,819.15	259,648.15
497,683.18	653,220.00	.....	2,768,308.89	2,631,491.03	62,832.71
317,046.03	766,000.00	.....	3,771,988 25	2,222,407.37	550,632.83
1,320,651.06	7,561,452.50	.....	3,285,307.27	6,075,817.37	3,495,158.90
37,016.73	402,997.50	.....	2,091,225.14	2,545,904.21	354,578.60
257,040.61	1,844,095.00	.....	52,006.04	979,031.99	.....
3,191,744.88	9,289,497.50	.....	27,630,691.57	14,469,789.59	4,814,465.98
936,635.98	1,744,200.00	.....	19,885,503.66	15,267,631.84	263,851.21
90,870.79	164,500.00	.....	1,340,573.45	1,897,483.90	.....
25,845,172.26	80,029,568.50	.....	188,027,056.82	123,402,929.94	26,932,499.41

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota	$1,625,000	$222,650.00
South Dakota	1,485,000	210,100.00
Nebraska	5,930,000	1,247,252.58
Lincoln	400,000	48,000.00
Omaha	3,650,000	417,500.00
Kansas	7,434,600	1,230,964.04
Kansas City	1,000,000	250,000.00
Montana	2,555,000	481,000.00
Wyoming	885,000	131,100.00
Colorado	2,727,000	776,028.52
Denver	1,700,000	475,000.00
New Mexico	736,800	174,750.00
Oklahoma	980,000	76,169.87
Indian Territory	1,532,500	320,940.41
Total	32,640,900	6,061,755.42
Washington	3,235,000	651,000.00
Oregon	1,245,000	307,800.00
Portland	1,100,000	187,500.00
California	3,770,050	929,500.00
San Francisco	6,115,800	2,650,000.00
Los Angeles	1,300,000	251,000.00
Idaho	575,000	215,000.00
Utah	1,600,000	404,500.00
Nevada	82,000	4,000.00
Arizona	400,000	89,425.00
Alaska	50,000	750.00
Hawaii *a*	500,000	
Total	19,972,850	5,690,475.00
United States	634,696,505	266,520,594.87

a Figures from statement of December 13, 1900.

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 5, 1901—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
$359,583.30	$701,200.00	.....	$46,034.41	$119,715.10	.....
295,900.47	572,697.50	.....	38,419.67	434,745.65	$209.81
579,068.49	2,229,675.00	.....	1,091,516.88	1,632,998.64	50,071.55
31,668.00	250,200.00	.....	592,873.54	861,365.08	11,800.00
196,158.43	1,850,000.00	.....	5,614,193.62	3,931,482.44	406,998.80
950,767.60	3,836,230.00	.....	547,516.84	1,658,049.59	119,326.79
306,082.35	695,400.00	.....	1,261,764.38	938,409.38	.....
641,553.25	867,847.50	.....	459,499.48	241,161.37	55,987.39
126,518.73	475,300.00	.....	94,312.97	151,421.28	.....
408,386.24	1,737,390.00	.....	1,700,557.68	664,880.63	474,945.22
567,302.46	1,692,450.00	.....	6,347,915.51	2,055,452.12	912,129.49
76,655.94	470,500.00	.....	159,872.32	79,365.15	12,519.77
145,329.53	504,850.00	.....	165,874.51	342,205.38	7,508.73
205,015.38	562,190.00	.....	129,381.79	12,359.64	.....
4,889,990.17	16,445,930.00	.....	18,249,733.60	13,123,611.45	2,051,497.55
700,624.42	983,817.50	.....	899,042.70	1,000,338.13	26,813.10
321,214.05	398,307.50	.....	42,604.17	43,427.08	314.84
646,388.02	603,550.00	.....	812,022.98	765,214.91	44,975.77
698,517.37	1,259,280.00	.....	114,216.14	491,964.97	435,812.78
755,373.42	2,250,500.00	.....	1,092,529.48	3,888,336.04	1,670,062.99
335,535.05	1,067,035.00	.....	202,013.02	236,738.16	244,476.56
148,646.53	189,257.50	.....	33,835.42	74,036.94	.....
256,457.00	1,086,967.50	.....	149,363.43	424,748.72	128,761.25
69.45	20,500.00	.....	.....	3,873.19	.....
73,656.95	179,000.00	.....	11,868.79	47,025.48	.....
1,692.15	5,850.00	.....	.....	1,172.65	.....
27,461.00	29,000.00	.....	.....	.....	7,356.43
3,965,635.38	8,073,065.00	.....	3,357,496.13	6,976,816.27	2,558,573.72
132,938,589.86	309,466,046.50	$52,231.50	655,570,230.93	273,029,869.25	247,780,356.05

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.
Maine	$10,068.75	$32,778.23
New Hampshire	6,590.32	24,296.86
Vermont	13,447.66	19,884.21
Massachusetts	387,998.02	55,771.62
Boston	8,703,053.96	12,106.33
Rhode Island	365,638.04	45,372.52
Connecticut	292,800.78	29,242.06
Total	9,779,597.53	219,451.33
New York	561,977.11	87,538.66
New York City		116,096.32
Albany	734,562.60	25,267.50
Brooklyn	4,252.18	1,688.00
New Jersey	1,046,334.73	64,615.34
Pennsylvania	197,600.35	185,916.34
Philadelphia	9,808,207.66	35,653.54
Pittsburg	999.05	64,076.63
Delaware	11,618.89	3,524.46
Maryland	24,252.15	26,380.35
Baltimore	2,978,247.04	67,998.81
District of Columbia		6,428.00
Washington City	10,877.73	6,958.50
Total	15,378,929.49	692,142.45
Virginia	156,056.74	5,554.62
West Virginia	6,943.77	14,042.08
North Carolina	34,158.12	1,388.00
South Carolina	10,460.93	14,055.00
Georgia	83,095.62	8,731.40
Savannah		1,380.50
Florida	9,199.29	1,481.25
Alabama	79,004.59	11,096.79
Mississippi	9,665.60	3,602.00
Louisiana	16,474.28	5,385.00
New Orleans	61,575.21	20,752.36
Texas	67,181.31	25,586.04
Houston		5,283.00
Arkansas		1,813.00
Kentucky	27,420.70	15,390.50
Louisville	238,748.25	14,662.00
Tennessee	666,671.42	7,672.55
Total	1,516,655.83	157,876.09
Ohio	90,738.44	57,083.25
Cincinnati	439,982.51	6,935.59
Cleveland	685.64	2,806.00
Columbus	229.26	1,594.00
Indiana	22,985.41	18,169.80
Indianapolis	61,393.37	378.00
Illinois	17,952.46	42,887.95
Chicago		5,938.50
Michigan	2,036.90	37,107.35
Detroit	168,721.63	503.42
Wisconsin	12,100.41	7,127.50
Milwaukee	205,527.81	2,230.00
Minnesota	2,028.50	6,675.60
St. Paul	251,831.78	1,501.00
Minneapolis	3,571.10	2,236.00
Iowa	15,943.34	18,227.91
Des Moines		771.75
Missouri		2,114.00
St. Louis		1,040.75
Kansas City	190,598.28	1,910.75
St. Joseph		
Total	1,486,326.84	220,238.02

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 5, 1901—Continued.

LIABILITIES—Continued.

Individual deposits.	U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$20,952,175.06	$269,340.25	$70,852.42	$66,95 .00	$278,467.78	$102,402.54
12,745,819.78	840,437.09	26,749.53	.....	32,500.00	.....
11,052,051.80	254,449.20	7,197.89	18,692.88	35,000.00	224,057.00
93,134,708.82	1,575,134.43	253,880.03	542,780.97	719,050.00	84,666.53
121,781,440.07	3,784,666.17	88,859.23	.....	889,500.00	2,258,200.00
17,512,691.11	125,602.87	15,166.00	.....	120,000.00	3,331.33
45,152,344.99	1,194,462.70	7,133.43	.....	45,000.00	30,485.92
322,331,231.63	8,044,092.71	469,838.53	628,423.85	2,119,517.78	2,703,143.32
123,995,773.09	2,071,418.03	53,459.22	95,800.00	202,000.00	378,348.06
559,150,657.76	32,252,385.13	338,898.03	.....	.....	16,369,101.79
7,315,451.15	206,061.27	5,483.73	.....	.....	.....
12,104,123.27	169,825.16	23,934.35	.....	.....	61,530.02
72,551,859.74	920,799.90	49,198.53	143,300.00	372,250.00	175,174.90
193,709,902.75	2,983,070.29	7,991.23	42,872.70	474,576.39	138,869.87
116,158,751.95	4,054,309.29	.....	.....	.....	32,983.50
78,756,133.86	1,134,707.06	145,883.19	.....	.....	.....
6,388,759.22	25,474.14	22,025.86	.....	.....	773.51
14,074,869.24	257,500.00	.....	63,202.25	219,000.00	1,155.78
27,126,411.58	2,221,115.52	.....	.....	124,000.00	64,769.17
1,130,092.66	.....	.....	.....	.....	.....
17,738,878.07	395,978.51	30,446.18	.....	.....	.....
1,230,201,664.34	46,692,644.30	677,320.32	345,174.95	1,391,826.39	17,222,706.60
21,215,159.90	2,175,651.45	353,036.81	116,386.60	153,365.00	368,502.84
16,443,713.12	758,642.18	3,396.98	.....	8,500.00	45,000.00
8,764,052.43	546,950.58	86,960.51	314,065.23	118,143.65	30,037.33
6,392,631.56	278,681.44	34,622.39	284,874.09	545,000.00	9,554.14
12,022,127.94	698,693.25	55,999.09	434,784.53	260,000.00	7,451.59
826,028.08	87,578.96	33,938.46	43,000.00	350,000.00	25,856.20
6,493,854.86	225,910.39	32,381.63	163,100.38	45,000.00	.....
13,678,593.73	243,286.27	7,713.73	104,372.75	191,207.56	81,140.00
4,562,390.99	.....	.....	153,017.82	215,500.00	270.37
6,324,102.58	.....	.....	35,000.00	100,000.00	.....
19,588,979.14	313,912.70	.....	.....	.....	.....
77,457,125.17	829,666.24	150,046.33	170,019.25	301,050.00	44,245.06
4,628,585.55	.....	.....	.....	.....	225.00
4,234,951.28	69,527.15	21,275.18	.....	10,000.00	1,294.77
18,960,826.23	1,395,288.48	142,707.11	149,695.79	113,650.00	127,405.34
8,565,851.73	1,868,361.34	317,455.65	20,000.00	.....	148,612.71
23,480,431.61	318,766.26	212,802.05	49,252.41	130,000.00	22,927.30
253,639,405.90	9,810,316.69	1,452,335.92	2,037,568.62	2,541,416.21	912,522.65
92,906,998.65	1,615,363.28	119,649.38	120,501.06	108,150.00	893,152.04
31,084,855.00	3,707,183.07	.....	.....	.....	1,860,486.62
28,239,351.69	437,819.51	26,360.67	.....	40,000.00	1,348,175.70
9,620,266.11	236,357.99	6,075.57	.....	.....	149,000.00
47,660,221.64	1,184,865.21	4,432.02	62,036.75	10,000.00	88,629.65
12,121,605.62	1,606,046.56	265,273.97	.....	.....	.....
84,767,416.54	1,823,400.28	125,490.59	7,000.00	97,500.00	45,981.40
109,886,497.05	1,243,927.91	121,355.66	.....	.....	.....
41,727,351.77	653,910.03	44,215.00	13,500.00	5,000.00	6,030.72
13,012,263.56	636,670.46	53,153.48	.....	59,796.00	.....
40,782,975.88	503,217.96	15,893.00	.....	.....	4,035.72
25,391,192.07	497,264.35	124,256.56	.....	.....	.....
22,428,392.70	133,090.45	48,109.55	47,020.00	62,000.00	38,736.29
13,310,408.58	470,410.87	268,106.23	.....	.....	.....
8,964,219.64	278,153.73	10,925.66	.....	.....	200,000.00
51,517,139.65	912,083.35	32,198.73	54,620.21	104,750.00	71,262.48
2,465,521.48	283,315.09	12,184.91	.....	.....	.....
12,533,898.36	122,000.00	.....	.....	35,000.00	3,457.29
35,335,858.28	2,789,172.06	.....	.....	.....	325,181.94
21,481,452.07	808,652.48	60,141.05	.....	150,000.00	.....
2,765,285.55	85,694.17	594.42	.....	.....	.....
708,003,171.89	20,028,598.81	1,338,416.45	304,678.02	672,196.00	5,037,129.85

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.
North Dakota		$2,476.00
South Dakota		2,300.50
Nebraska	$288,771.31	4,191.00
Lincoln		
Omaha	24,716.12	637.00
Kansas	5,769.41	8,985.40
Kansas City		675.00
Montana	1,388.38	9,941.50
Wyoming	1,045.95	4,380.00
Colorado	1,036.13	1,743.40
Denver		
New Mexico		
Oklahoma	47,763.42	
Indian Territory		649.00
Total	370,490.72	35,978.80
Washington	8,262.79	44,791.30
Oregon	13,395.73	568.00
Portland		456.00
California	100,550.37	10,171.10
San Francisco	30,004.93	17,174.50
Los Angeles		630.62
Idaho		100.00
Utah		7,751.83
Nevada		222.24
Arizona	466.53	55.00
Alaska		
Hawaii *a*		
Total	152,680.35	81,920.59
United States	28,684,680.76	1,407,607.28

a Figures from statement of December 13, 1900.

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 5, 1901—Continued.

LIABILITIES—Continued.

Individual deposits.	U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$5,598,312.93	$80,665.67	$14,068.99	$17,500.00	$37,500.00	$5,000.00
6,345,440.77	123,928.53	56,623.37	5,017.10	10,000.00	2,951.54
20,042,666.60	.....	.....	5,110.00	175,000.00	19,594.10
2,146,687.19	45,500.00	.....	.....	.....	.....
11,390,613.09	605,931.64	244,367.54	.....	.....	.....
29,700,599.35	395,595.13	161,422.51	57,960.94	16,000.00	21,614.48
1,592,339.35	.....	.....	.....	.....	.....
13,538,303.14	168,263.45	99,378.63	.....	132,500.00	605.00
4,089,987.64	40,523.55	6,955.21	.....	.....	.....
24,185,521.17	200,997.48	462.24	.....	12,300.00	8,144.00
25,910,670.92	253,093.98	621,189.73	.....	.....	.....
3,984,661.21	150,188.20	38,267.84	15,000.00	12,000.00	.....
5,101,354.71	99,562.14	75,226.76	.....	17,500.00	702.81
4,314,431.47	.....	.....	6,508.30	21,800.00	1,090.53
157,941,589.54	2,164,249.77	1,317,962.82	107,096.34	434,600.00	59,702.46
20,401,120.67	665,050.10	377,833.77	.....	65,000.00	3,175.00
6,103,829.48	.....	.....	16,125.00	18,000.00	2,659.33
6,178,501.19	102,269.36	370,048.02	.....	.....	.....
15,356,197.56	.....	.....	.....	.....	6,669.00
15,285,185.50	464,110.76	90,000.00	.....	.....	22,115.84
5,785,430.20	45,814.56	97,066.50	.....	55,000.00	.....
3,704,662.65	32,726.05	42,792.61	.....	.....	.....
5,470,220.93	590,439.03	43,379.82	.....	.....	.....
462,050.07	.....	.....	.....	50,000.00	.....
2,603,287.26	.....	.....	.....	.....	.....
123,243.94	19,714.52	42,549.21	.....	.....	.....
378,928.87	49,062.26	4,144.16	.....	.....	599.90
81,852,658.32	1,969,186.64	1,067,814.09	16,125.00	188,000.00	35,219.07
2,753,969,721.62	88,709,088.92	6,323,688.13	3,439,066.78	7,347,556.38	25,970,423.95

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED

RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine	83	$24,489,427.17	$52,098.29	$5,841,850	$371,000	$31,550
New Hampshire	56	12,905,089.49	69,023.76	4,601,700	904,200	93,700
Vermont	47	12,476,195.94	48,965.40	4,142,500	290,000	64,400
Massachusetts	208	117,765,265.30	120,965.33	21,279,500	2,052,900	41,500
Boston	38	175,971,400.76	87,931.85	6,477,500	4,131,000	200,000
Rhode Island	43	28,158,398.39	19,219.66	5,072,000	160,000	30,000
Connecticut	83	50,256,548.77	103,965.57	10,610,100	1,294,300	24,860
Total	558	422,022,325.82	502,169.86	58,025,150	9,203,400	486,010
New York	287	110,941,262.06	470,079.91	19,921,150	2,391,000	358,700
New York City	45	631,200,751.58	150,748.41	32,425,000	34,664,600	1,020,280
Albany	6	12,697,662.46	3,769.62	639,000	222,100	.....
Brooklyn	5	11,988,499.20	8,632.01	642,000	200,000	.....
New Jersey	120	64,999,887.31	41,687.79	8,607,450	1,042,000	81,580
Pennsylvania	426	155,043,295.56	582,869.60	27,142,500	3,256,200	1,220,970
Philadelphia	36	138,560,993.58	10,026.33	10,389,500	4,504,000	9,700
Pittsburg	31	85,669,996.82	95,965.53	7,050,000	1,393,000	550,400
Delaware	20	5,956,566.77	4,314.91	883,500	50,000	16,900
Maryland	55	13,599,143.45	48,317.75	2,625,200	284,000	2,900
Baltimore	19	41,451,039.11	56,043.45	3,802,000	2,339,000	70,780
District of Columbia	1	942,791.41	935.66	250,000	.....	1,200
Washington City	11	12,308,269.24	12,616.62	1,219,000	451,000	155,800
Total	1,062	1,285,360,128.55	1,486,007.59	115,596,300	50,796,900	3,489,210
Virginia	46	23,589,404.15	87,750.51	3,861,500	2,751,000	153,540
West Virginia	44	14,520,046.40	101,476.57	2,695,000	835,000	93,000
North Carolina	36	10,243,277.37	215,585.27	1,771,350	663,800	.....
South Carolina	18	8,738,976.21	226,195.35	1,465,500	381,700	100
Georgia	30	12,272,885.05	537,597.02	2,447,500	940,000	42,250
Savannah	2	2,090,406.49	216.30	200,000	127,000	.....
Florida	17	5,477,376.21	82,664.33	755,000	265,000	1,000
Alabama	32	11,073,146.27	388,530.35	1,957,250	300,000	4,500
Mississippi	14	3,165,298.99	1,107,393.60	867,500	.....	1,020
Louisiana	15	4,075,588.42	1,950,697.61	577,500	.....	800
New Orleans	8	15,796,056.07	1,127,484.99	1,460,000	450,000	51,280
Texas	252	54,699,254.89	7,670,300.32	8,377,680	1,092,000	8,200
Houston	5	2,962,002.84	443,332.74	380,000	.....	.....
Arkansas	7	2,763,404.51	532,387.68	322,500	100,000	21,790
Kentucky	73	21,070,446.67	429,868.67	5,037,500	1,628,700	208,780
Louisville	8	14,299,408.98	25,407.89	3,861,000	2,296,800	1,500
Tennessee	54	24,350,164.07	628,295.55	3,654,750	532,000	506,760
Total	661	231,187,143.59	15,555,184.75	39,691,530	12,363,000	1,094,520
Ohio	255	87,092,857.02	747,583.13	14,985,050	1,859,150	802,390
Cincinnati	13	31,961,339.31	16,439.12	4,585,000	3,777,500	271,220
Cleveland	17	45,154,742.76	71,452.35	3,920,000	500,000	.....
Columbus	6	8,581,189.08	8,784.44	604,000	275,000	241,270
Indiana	126	38,261,579.15	375,795.62	6,361,000	1,299,800	592,890
Indianapolis	5	10,358,973.87	564.59	630,000	2,066,000	428,160
Illinois	234	75,806,875.04	1,240,734.61	11,002,750	1,797,000	644,940
Chicago	12	154,810,246.70	192,747.76	6,240,000	1,560,000	59,710
Michigan	78	37,559,258.22	212,792.53	3,836,360	910,000	98,810
Detroit	6	14,856,211.19	29,727.66	1,450,000	750,000	.....
Wisconsin	86	33,980,528.12	307,289.31	3,373,420	550,000	107,260
Milwaukee	5	22,693,242.02	267,385.93	950,000	660,000	18,570
Minnesota	77	21,906,205.08	162,810.07	2,513,850	200,000	59,940
St. Paul	5	13,086,875.65	70,673.05	1,003,000	413,000	300
Minneapolis	4	13,334,384.23	10,602.74	722,000	350,000	2,000
Iowa	207	54,407,605.38	855,250.19	7,894,500	1,100,700	160,240
Des Moines	4	5,951,184.67	28,989.20	455,600	310,000	151,000
Missouri	53	10,998,754.23	185,152.06	1,910,300	150,000	30,210
St. Louis	7	64,519,732.02	62,319.87	9,500,000	2,925,000	20,000
Kansas City	6	30,857,203.51	500,063.19	1,745,000	984,600	88,000
St. Joseph	2	3,606,733.47	10,866.24	165,000	100,000	25,800
Total	1,208	779,785,720.72	5,358,023.66	83,846,830	22,537,750	3,802,710

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS APRIL 24, 1901.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$94,634.39	$5,822,555.60	$642,360.72	$117,369.57	$471,229.51	$95,981.74
65,962.80	3,442,597.53	300,631.38	153,706.57	314,451.58	24,623.90
56,314.32	3,311,109.30	277,516.54	172,712.96	181,069.55	106,356.29
206,673.14	17,640,072.70	3,602,029.27	476,193.75	747,984.19	319,612.50
191,562.18	10,222,848.22	2,109,935.17	168,133.19	13,727,798.14	1,889,020.68
47,141.25	4,400,539.98	803,541.69	85,936.80	682,541.21	420,838.49
95,393.84	11,453,404.41	2,147,725.95	232,295.33	1,682,123.28	404,940.35
757,681.92	56,293,127.74	9,883,740.12	1,406,348.17	17,807,197.46	3,261,373.95
279,067.35	28,192,259.90	3,596,282.77	2,649,550.47	3,341,268.38	2,630,894.20
1,940,977.63	78,268,942.07	15,929,058.17	1,670,202.46	43,572,189.21	5,761,547.69
10,000.00	1,596,877.64	259,707.43	121,449.37	2,976,750.83	1,666,828.69
9,000.00	2,552,169.15	589,750.00	53,229.71	80,614.43	96,525.96
101,648.89	15,597,142.95	3,770,821.86	683,616.84	2,901,758.96	626,229.22
624,155.81	52,185,555.98	7,128,135.47	2,518,591.89	6,986,835.90	3,082,379.86
414,087.63	28,858,306.49	3,861,595.56	665,235.78	16,621,402.55	2,976,751.82
186,690.55	15,312,090.09	3,784,222.87	590,911.85	6,449,478.34	575,581.93
5,649.84	1,532,108.13	347,916.08	72,820.39	227,066.80	94,764.98
64,033.03	3,562,413.74	552,627.36	93,919.21	384,544.31	122,273.87
110,208.84	4,343,128.97	2,528,387.43	107,867.70	4,720,176.74	656,240.23
.....	248,858.16	23,000.00	3,135.60	29,579.01	.....
58,502.84	1,305,409.45	1,273,183.21	101,544.04	2,184,819.98	326,840.16
3,804,022.41	233,555,262.72	43,644,688.21	9,332,075.31	90,476,485.44	18,616,858.61
138,689.98	2,122,967.27	793,093.07	236,371.91	1,545,057.03	643,370.07
94,835.33	1,430,358.76	883,152.65	123,849.10	1,623,781.02	793,425.99
55,156.97	277,371.99	327,594.88	74,669.79	830,564.30	372,109.71
15,160.05	894,024.65	157,513.03	36,705.68	264,030.91	340,718.17
109,490.52	698,315.70	300,579.29	204,744.77	1,055,680.46	894,278.59
5,677.50	31,282.99	55,131.50	.....	21,357.26	10,557.25
36,579.69	695,514.07	293,998.12	93,301.67	463,127.25	265,325.02
84,549.35	1,965,349.31	415,242.69	175,626.78	1,337,752.68	544,437.01
9,093.30	538,731.24	95,975.24	44,105.73	261,403.46	60,344.16
18,358.74	204,133.54	97,032.08	12,223.34	425,117.34	98,616.71
37,272.30	2,789,726.82	620,477.13	103,898.48	1,321,649.38	990,429.25
223,790.33	1,299,419.83	2,183,983.70	759,241.81	15,169,011.57	2,344,917.77
20,225.12	22,434.22	188,855.92	122,318.64	2,138,430.97	88,393.93
10,046.96	148,587.02	21,873.55	158,671.26	679,128.01	95,725.34
144,831.79	1,620,550.68	681,538.57	204,368.15	799,935.86	309,687.53
127,665.99	1,436,074.31	211,849.56	124,393.47	1,353,314.37	730,377.75
169,959.81	1,405,252.74	863,836.65	541,328.73	1,984,802.76	512,413.52
1,301,383.73	17,580,095.14	8,191,727.63	3,015,819.31	31,274,144.63	9,095,127.77
261,295.29	10,250,252.47	2,302,401.36	1,004,097.31	4,095,841.81	1,308,947.53
138,492.20	11,789,723.95	486,822.93	162,425.49	4,242,015.11	802,870.12
47,595.03	2,535,040.48	473,813.32	134,160.00	3,860,717.73	2,268,763.40
24,149.01	2,042,597.12	204,940.05	88,339.52	1,369,738.21	175,072.40
169,385.07	5,725,919.39	1,323,330.52	591,045.16	2,956,924.21	839,588.30
15,847.31	2,300,086.58	259,567.13	68,687.11	3,379,111.58	1,051,254.07
227,809.54	8,704,275.35	2,228,725.43	918,703.98	2,074,659.07	586,864.64
131,514.16	13,263,804.44	278,348.35	214,468.45	41,842,332.52	8,694,373.72
62,243.43	3,977,531.01	1,029,919.85	484,473.26	718,711.63	858,927.00
135,312.50	1,752,906.51	23,788.50	316,150.07	1,766,615.81	612,113.22
39,757.53	4,454,062.95	924,748.29	190,904.13	998,808.85	335,607.38
4,000.00	2,813,774.75	101,214.50	113,714.40	1,691,135.71	1,037,600.11
32,447.13	1,236,697.70	1,008,466.45	321,292.78	776,790.49	518,284.45
30.00	2,915,377.14	635,218.78	194,369.42	859,810.16	210,169.43
.....	675,254.07	2,000.00	145,000.00	948,579.14	495,064.72
165,159.42	3,331,008.79	1,890,408.03	601,675.84	5,188,703.03	1,485,781.30
33,937.50	223,031.82	112,416.29	55,654.90	632,136.51	147,181.41
42,590.51	648,568.56	474,710.85	235,681.55	478,437.49	276,667.13
213,490.50	6,157,744.08	750,500.00	166,851.35	15,896,097.71	4,489,960.56
24,800.00	5,948,321.16	383,361.71	116,858.27	2,665,899.82	3,901,708.52
.....	76,137.50	72,000.00	.....	714,120.76	125,429.51
1,769,856.13	90,822,115.82	14,957,702.34	6,127,552.99	97,157,187.35	30,222,228.92

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota	32	5,416,355.05	36,289.45	715,250	100,000	100
South Dakota	28	4,995,240.45	88,162.18	587,250	190,000	.....
Nebraska	101	19,683,304.54	322,389.03	2,291,820	.....	78,190
Lincoln	3	2,379,607.69	22,142.42	250,700	60,000	1,000
Omaha	8	14,364,684.12	123,233.88	1,850,000	900,000	3,800
Kansas	114	24,303,338.03	408,976.70	4,008,400	600,000	142,150
Kansas City	1	4,397,734.80	9,590.98	700,000	.....	.....
Montana	22	10,358,646.46	607,598.20	964,750	300,000	4,000
Wyoming	13	3,751,515.72	120,394.05	453,000	50,000	.....
Colorado	37	13,249,623.42	271,779.94	1,834,750	250,000	6,040
Denver	4	15,855,345.74	131,889.23	1,700,000	1,050,000	.....
New Mexico	10	2,748,225.20	90,111.73	481,300	200,000	.....
Oklahoma	31	2,904,689.03	202,046.65	595,100	230,000	200
Indian Territory	42	3,977,070.85	290,720.97	746,250	.....	.....
Total	446	128,385,381.10	2,725,325.41	17,178,570	3,930,000	235,480
Washington	31	13,896,621.46	422,165.78	1,176,300	1,076,400	378,400
Oregon	23	4,423,897.94	156,574.92	509,300	.....	310,400
Portland	4	3,606,777.16	133,632.14	625,000	500,000	101,800
California	32	11,061,245.65	909,987.29	1,516,500	.....	94,420
San Francisco	5	18,617,929.43	90,667.62	2,410,000	574,000	700,000
Los Angeles	4	4,585,212.68	80,246.38	1,153,000	150,000	9,860
Idaho	11	1,934,970.16	170,833.07	219,100	80,000	20,760
Utah	10	3,748,208.74	286,792.14	1,275,000	725,000	6,900
Nevada	1	424,833.29	75,529.01	20,500	.....	.....
Arizona	6	1,559,430.40	78,324.89	206,250	.....	3,940
Alaska	1	59,861.50	2,562.31	12,500	75,000	.....
Hawaii	1	866,587.81	2,523.72	50,000	100,000	.....
Total	129	64,785,576.22	2,409,839.27	9,173,450	3,280,400	1,626,480
United States	4,064	2,911,526,276.00	28,036,550.54	323,511,830	102,111,450	10,734,410

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 24, 1901—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$10,801.87	$245,465.27	$388,261.50	$259,215.72	$92,642.14	$100,744.87
16,823.59	656,549.54	320,160.60	128,612.07	827,143.55	94,771.45
56,864.63	515,923.36	918,389.41	668,413.49	1,250,076 64	309,187.50
13,083.93	133,358.68	77,339.43	15,782.36	673,185.80	192,450.32
76,292.50	1,338,626.15	814,212.70	343,529.67	1,924,446.03	1,060,862.66
97,139.42	770,094.94	1,026,391.55	511,446.98	1,727,767.07	425,875.63
30,892.08	1,000.00	2,192.71	.....	82,325.17	43,260.31
29,636.13	628,658.49	317,288.44	111,405.26	770,289.11	492,603.82
7,623.22	186,618.70	96,354.73	130,655.68	219,627.15	30,964.26
29,081.07	3,094,206.31	407,656.65	218,874.76	2,156,551.85	341,463.84
62,100.00	4,724,195.28	69,750.00	313,705.57	1,906,419.83	465,314.93
27,302.19	249,958.49	124,674.87	64,525.85	437,557.43	123,650.61
86,439.79	139,245.68	190,592.77	9,228.64	985,138.53	92,408.38
25,686.06	127,875.42	153,850.08	14,191.70	624,909.02	35,613.10
569,766.48	12,811,776.31	4,907,115,44	2,789,587.75	13,678,079.32	3,807,171.68
83,763.88	1,712,876.02	309,855.00	1,026,528.25	1,623,224,63	1,456,089.67
44,516.93	549,015.49	224,690.19	136,089.06	123,336.14	206,581.52
906.25	2,639,202.76	215,556.00	152,784.81	493,079.27	247,090.05
28,432.99	1,632,615.47	640,683.49	575,652.18	478,444.20	1,007,421.09
91,155.68	1,489,080.07	311,150.00	50,642.85	782,506.65	3,321,716.46
2,613.29	395,437.89	228,950.00	125,502.43	649.889.32	215,312.59
13,653.08	346,153.03	126,594.39	138,265.46	484,156.56	181,338.62
38,905.25	608,490.82	261,072.30	127,071.40	197,307.25	469,339.76
.....	23,912.64	6,336.78	6,500.00	.....	5,900.52
4,093.75	165,380.24	48,705.84	22,247.98	114,359.86	87,588.42
2,950.00	6,450.00	2,580.00	.....	8,123.66	1,608.17
7,000.00	.....	.....	.....	.....	21,971.40
317,991.10	9,568,614.43	2,376,173.99	2,361,284.42	4,954,426.94	7,221,958.27
8,520,701.77	420,630,992.16	83,961,147.73	25,032,667.95	255.347.521.14	72,224,719.20

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
Maine	$4,606,911.33	$8,927.92	$246,564.43	$145,394.88	$300,394	$11,020.71
New Hampshire	3,180,508.46	7,858.21	160,926.79	.....	264,483	10,776.21
Vermont	2,501,495.52	5,927.10	78,432.71	.....	145,627	6,690.95
Massachusetts	15,660,068.11	53,134.88	705,841.21	401,665.33	1,342,828	72,734.76
Boston	36,349,715.97	9,034.43	646,158.86	16,753,552.39	1,161,475	21,655.58
Rhode Island	3,682,019.52	5,493.47	80,080.93	274,776.42	347,238	14,043.87
Connecticut	8,685,957.13	26,651.27	346,003.27	227,637.19	765,483	33,671.87
Total	74,666,676.04	117,027.28	2,264,008.20	17,803,026.21	4,327,528	170,593.95
New York	22,702,580.80	86,583.22	722,866.03	263,579.50	1,180,450	78,418.97
New York City	.....	48,055.42	5,258,730.79	221,395,276.94	893,155	70,269.77
Albany	2,882,099.56	2,560.90	207,133.01	131,699.69	55,398	10,136.16
Brooklyn	2,575,692.18	3,236.34	86,506.57	1,119,563.93	134,992	9,288.79
New Jersey	14,290,661.55	31,159.02	1,096,288.68	378,468.63	527,646	61,696.59
Pennsylvania	40,385,426.63	96,684.80	1,589,176.89	190,374.50	1,935,070	128,902.01
Philadelphia	33,486,268.89	24,928.36	1,166,149.40	16,993,189.42	449,609	47,620.52
Pittsburg	12,578,459.77	12,958.71	811,227.14	6,793,710.58	593,277	22,393.22
Delaware	1,384,770.63	2,411.10	26,859.53	49,270.05	50,959	6,478.72
Maryland	2,225,759.76	4,873.15	87,480.37	.....	107,360	16,230.09
Baltimore	5,319,724.35	3,347.89	190,960.26	4,237,652.11	379,520	17,011.72
District of Columbia	247,767.45	239.95	7,547.75	.....	6,275	447.77
Washington City	3,865,351.17	9,379.14	151,731.51	189,874.71	6,070	7,148.92
Total	141,944,562.74	326,418.00	11,402,657.93	251,742,660.06	6,319,781	476,043.25
Virginia	3,746,180.32	6,819.78	181,522.17	392,875.72	186,723	18,103.75
West Virginia	3,213,533.15	10,646.87	138,556.77	11,863.76	135,777	12,156.63
North Carolina	950,452.02	4,984.78	96,594.57	.....	111,630	13,880.11
South Carolina	461,529.86	1,954.76	77,066.67	.....	77,463	9,054.19
Georgia	1,218,238.82	8,214.82	154,746.41	237,806.79	254,048	18,111.56
Savannah	62,666.81	467.50	.....	14,986.14	10,000	1,881.12
Florida	1,679,117.50	5,368.40	55,286.98	14,365.09	102,072	6,108.80
Alabama	1,937,855.51	5,807.21	139,668.81	64,777.07	226,791	16,788.06
Mississippi	667,295.74	2,538.52	49,449.53	.....	8,316	3,483.87
Louisiana	950,213.26	1,860.67	98,841.09	.....	33,984	4,078.05
New Orleans	2,541,264.44	1,420.70	26,413.78	1,417,796.44	240,677	27,032.43
Texas	22,601,436.13	52,015.18	705,841.18	318,574.36	1,036,080	56,752.20
Houston	1,833,815.63	2,440.34	2,295.41	40,796.91	167,051	4,440.88
Arkansas	1,289,023.17	2,595.21	18,034.95	49,233.97	47,561	3,918.92
Kentucky	3,805,590.13	8,452.42	154,257.43	1,909.02	208,091	12,397.46
Louisville	3,622,217.48	3,839.24	17,121.02	156,847.58	112,594	3,000.23
Tennessee	3,779,601.99	7,814.09	239,123.62	432,975.91	449,350	17,049.68
Total	54,360,031.96	127,239.89	2,154,820.39	3,154,808.76	3,408,208	228,237.94
Ohio	19,815,782.36	54,616.41	644,447.95	153,654.33	1,421,382	62,323.91
Cincinnati	6,181,163.87	6,601.74	68,071.64	239,866.60	233,119	5,314.52
Cleveland	5,992,850.14	10,560.51	168,991.91	544,952.61	218,753	8,861.50
Columbus	1,582,900.34	2,928.30	55,502.83	124,014.55	146,532	3,400.45
Indiana	11,966,544.20	22,329.26	297,582.18	5,211.95	1,226,532	36,927.61
Indianapolis	3,644,155.92	4,767.83	23,816.74	345,740.05	713,822	4,120.72
Illinois	19,814,749.87	60,255.88	540,457.79	273,022.04	1,023,472	48,350.45
Chicago	.....	33,996.29	190,904.76	7,479,049.45	1,612,591	20,170.23
Michigan	8,558,728.26	17,787.82	176,934.96	59,345.63	441,724	21,515.24
Detroit	2,723,505.43	5,005.26	13,483.29	298,620.86	200,639	7,243.32
Wisconsin	8,241,703.59	21,335.81	145,360.59	6,034.13	267,598	23,486.49
Milwaukee	5,154,949.98	8,511.47	6,691.36	778,787.50	47,483	10,853.82
Minnesota	4,879,235.81	19,760.67	113,656.23	14,742.69	129,508	14,874.48
St. Paul	2,963,603.91	2,631.81	114,008.53	307,645.92	121,086	2,568.19
Minneapolis	2,293,583.99	9,512.87	28,805.63	597,449.72	91,138	8,747.80
Iowa	16,076,846.65	45,577.16	543,668.45	196,147.52	694,639	35,802.60
Des Moines	1,961,928.10	1,429.60	20,932.18	64,894.79	99,926	3,112.45
Missouri	3,964,645.84	12,289.16	86,444.67	21,732.45	113,878	8,768.28
St. Louis	.....	9,576.52	139,522.27	2,003,586.28	256,170	3,829.89
Kansas City	14,412,027.44	8,633.12	75,698.85	1,020,293.85	528,754	35,577.17
St. Joseph	1,437,433.37	395.00	56,858.56	159,161.08	33,755	1,035.29
Total	111,669,279.67	358,502.49	3,511,841.37	14,693,957.00	9,622,801	367,174.41

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 24, 1901—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates for gold deposited.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$1,511,886.31	$385,126	.....	$284,932.25	$818.80	$45,532,033.62
791,061.38	314,742	.....	226,285.00	4,602.50	27,836,930.56
664,697.54	235,476	.....	174,895.00	2,800.00	24,943,182.12
5,790,062.58	2,915,464	.....	1,050,394.50	21,992.50	192,266,882.05
15,479,271.87	8,396,421	.....	321,375.00	134,800.00	294,450,590.29
979,404.50	550,139	.....	250,350.00	22,602.50	46,086,305.08
3,305,969.05	1,208,182	.....	518,535.00	32,162.50	93,455,909.78
28,522,353.23	14,005,550	.....	2,826,766.75	219,778.80	724,571,833.50
6,560,869.20	3,386,783	$240,000	973,305.00	61,969.60	211,028,920.36
164,496,065.57	49,327,838	820,000	1,605,947.50	1,334,276.96	1,291,853,913.17
994,044.25	842,146	50,000	31,950.00	1,200.00	25,402,513.61
1,409,972.10	812,603	.....	32,100.00	.....	22,404,375.37
3,821,030.93	2,713,811	.....	428,112.50	38,553.00	121,841,251.72
11,896,398.72	5,803,827	50,000	1,322,242.79	67,910.01	323,237,473.42
18,777,263.01	3,339,174	1,440,000	519,225.00	211,320.50	283,326,347.84
9,605,607.85	4,363,602	.....	352,087.50	71,042.00	156,862,703.75
391,250.31	154,095	.....	43,475.00	10,000.00	11,311,177.24
834,045.59	466,302	.....	123,559.82	4,865.00	25,209,848.50
3,468,936.85	2,715,795	50,000	187,600.00	29,982.39	76,784,403.04
161,160.25	54,250	.....	12,500.00	.....	1,989,688.01
2,086,444.08	1,240,575	.....	55,950.00	40.00	27,009,550.07
224,503,088.71	75,220,801	2,650,000	5,688,055.11	1,830,159.46	2,578,262,166.10
1,179,774.80	1,085,349	.....	183,499.00	13,039.35	42,916,630.88
1,045,892.01	588,171	.....	126,638.00	1,725.32	28,478,886.33
611,880.83	371,623	.....	81,091.34	1,656.30	17,075,273.23
319,357.90	220,662	.....	71,025.00	3,550.00	13,762,287.43
852,285.49	571,851	.....	121,725.00	12,296.37	22,952,645.66
165,000.00	35,422	.....	10,000.00	2.50	2,842,055.36
396,214.56	264,302	.....	36,290.00	2,000.00	10,990,011.69
1,012,672.75	520,201	.....	96,402.50	1,390.20	22,268,738.55
257,425.60	239,484	.....	40,175.00	.....	7,419,033.98
435,969.45	159,150	.....	27,625.00	.....	9,171,788.70
2,267,246.65	1,084,471	.....	73,000.00	5,000.00	32,432,596.86
5,195,119.59	3,719,567	.....	407,745.44	22,296.68	127,943,227.98
974,837.55	663,638	.....	18,875.00	.....	10,074,185.10
377,170.10	157,740	.....	14,805.00	3,285.43	6,817,482.08
1,202,213.60	497,498	.....	246,337.00	4,152.50	38,277,106.48
1,051,570.20	1,085,390	.....	192,470.00	5,000.00	30,717,842.67
1,952,647.64	1,337,100	.....	167,141.25	8,300.00	43,540,668.01
19,297,278.72	12,601,619	.....	1,914,844.53	83,694.65	467,680,460.39
4,985,580.32	3,564,434	10,000	707,189.43	22,796.03	156,152,072.66
2,690,657.48	3,015,528	280,000	229,249.00	7,100.00	71,193,460.08
2,830,141.00	2,037,010	.....	184,230.00	65,452.50	71,028,088.24
990,625.07	883,081	.....	29,475.00	2,000.00	17,435,539.37
3,479,711.17	1,579,020	.....	306,400.15	21,148.50	77,438,664.44
2,461,159.53	618,944	.....	28,997.50	.....	28,403,776.53
5,061,514.44	2,222,767	120,000	545,007.65	16,302.86	134,959,237.64
32,154,104.37	20,515,687	250,000	310,947.50	113,152.50	289,968,149.20
2,320,841.55	1,144,542	30,000	190,818.00	22,033.50	62,724,297.89
1,589,274.50	734,379	.....	72,500.00	13,584.00	27,351,050.12
2,226,573.39	885,701	50,000	167,921.00	7,752.50	57,305,853.06
2,475,132.00	1,368,845	.....	47,500.00	11,200.00	40,260,591.55
1,554,484.80	419,294	.....	122,752.50	3,050.00	36,008,143.33
2,097,909.22	342,399	.....	34,800.00	33,749.66	25,409,225.87
939,792.20	593,500	.....	36,100.00	1,100.00	21,284,915.11
3,184,140.36	1,626,253	20,000	391,488.59	25,243.80	99,923,839.11
319,951.90	484,515	.....	22,780.00	3,000.00	11,083,902.32
655,310.13	418,224	.....	94,715.00	3,562.50	20,810,642.41
10,660,462.32	6,531,434	.....	472,500.00	30,750.00	124,809,527.37
4,668,467.30	760,990	300,000	87,280.00	70,100.00	69,183,637.91
443,339.40	216,873	.....	8,250.00	7,150.00	7,260,341.18
87,789,172.45	49,963,420	1,060,000	4,090,901.32	480,228.35	1,449,994,955.39

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
North Dakota	$768,785.08	$6,566.67	$61,211.21	$1,977.78	$45,365	$4,534.94
South Dakota	1,729,786.11	5,831.54	52,018.13	12,874.85	83,417	4,713.49
Nebraska	7,126,058.81	19,859.34	469,589.32	1,715.73	113,251	9,987.24
Lincoln	585,967.32	2,355.22	35,818.65	39,182.80	12,552	2,339.39
Omaha	3,253,532.86	6,213.55	163,913.62	608,144.28	184,818	7,844.68
Kansas	10,678,500.97	20,989.31	148,987.17	137,263.42	652,965	23,385.87
Kansas City	635,348.67	433.94	111,369.29	256,451.23	39,695	389.99
Montana	2,613,300.94	5,421.00	36,522.17	20,997.46	138,989	3,962.83
Wyoming	577,661.97	4,201.23	18,448.69	119.60	10,262	2,063.39
Colorado	8,390,882.94	31,675.01	136,348.83	110,890.14	246,120	8,382.45
Denver	9,346,681.39	6,274.64	98,252.82	731,711.77	640,404	1,944.03
New Mexico	1,021,014.03	6,541.99	11,599.12	5,439.29	51,995	1,182.92
Oklahoma	2,948,392.41	6,716.11	62,933.61	5,183.98	100,635	3,953.56
Indian Territory	1,477,395.33	5,128.75	41,501.51	.....	66,523	4,388.92
Total	51,153,308.83	128,208.30	1,448,514.14	1,931,952.28	2,386,991	79,073.70
Washington	4,519,075.34	17,979.38	161,103.68	256,248.29	86,404	6,615.15
Oregon	1,157,586.97	7,180.67	22,115.42	.....	27,263	3,618.45
Portland	959,608.69	5,413.50	42,033.63	51,032.51	7,735	2,405.16
California	3,166,040.57	11,248.83	240,298.12	14,921.42	117,475	5,818.77
San Francisco	1,466,587.58	1,962.50	361,750.65	377,720.80	24,380	2,043.77
Los Angeles	1,238,701.63	1,765.95	31,246.78	78,863.91	50,966	1,179.41
Idaho	1,049,870.54	3,750.39	14,476.04	.....	28,788	777.87
Utah	1,556,359.65	4,975.35	7,540.02	54,526.31	32,151	2,012.76
Nevada	46,729.80	373.47	951.89	.....	.....	172.15
Arizona	1,048,338.30	3,234.48	9,503.94	2,324.27	24,787	533.82
Alaska	4,353.48	132.68	1,592.08	.....	95	20.90
Hawaii	25,000.00	1,800.00	19,446.59	.....	125	40.40
Total	16,238,252.55	59,817.20	912,058.84	835,637.51	400,169	25,238.61
United States	480,032,111.19	1,117,213.16	21,693,900.87	290,162,041.82	26,465,478	1,346,361.86

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 24, 1901—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates for gold deposited.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$280,414.18	$135,710	.....	$35,137.50	$661.00	$8,705,489.23
438,923.25	211,730	.....	28,862.50	347.50	10,473,217.80
1,049,864.25	567,726	$10,000	114,253.50	5,882.50	35,582,746.29
151,478.10	62,194	.....	12,535.00	.....	4,723,073.11
1,439,764.35	1,201,119	.....	91,251.05	2,000.00	29,758,289.10
1,725,659.71	964,237	40,000	196,927.50	20,118.48	48,630,614.75
152,228.20	432,431	.....	35,000.00	.....	6,930,343.37
1,030,721.25	393,180	.....	43,016.27	2,543.55	18,873,530.38
275,484.40	70,668	.....	22,650.00	6.02	6,028,318.81
1,955,626.82	766,881	.....	91,737.50	13,565.87	33,612,138.40
3,697,251.60	1,595,000	.....	85,000.00	2,684.74	42,483,925.57
185,990.31	137,018	.....	24,065.00	.....	5,992,152.03
251,764.45	213,877	.....	28,740.00	1,000.00	9,058,285.54
269,857.95	166,215	.....	35,270.00	2,111.20	8,062,558.86
12,905,028.82	6,917,986	50,000	844,445.82	50,920.86	268,914,683.24
2,807,901.25	171,316	.....	58,235.00	7.50	31,247,110.28
710,469.00	52,458	.....	25,140.00	4.90	8,690,238.60
1,066,705.90	20,349	.....	31,250.00	.....	10,902,361.83
1,701,425.75	94,450	.....	67,917.50	4,900.00	23,360,898.32
4,505,310.75	7,688	.....	118,000.00	.....	35,304,292.21
1,101,323.80	82,327	.....	57,650.00	.....	10,240,049.06
323,744.75	55,865	.....	9,942.50	.....	5,203,039.46
1,014,117.28	77,748	.....	63,750.00	5.00	10,557,273.03
17,135.80	105	.....	1,025.00	.....	630,005.35
302,800.65	51,512	.....	10,307.50	.....	3,743,663.34
30,932.35	760	.....	625.00	.....	210,147.13
174,903.00	292	.....	2,500.00	.....	1,272,189.92
13,756,770.28	614,870	.....	446,342.50	4,917.40	141,370,268.53
386,773,692.21	159,324,246	3,760,000	15,811,356.03	2,669,699.52	5,630,794,367.15

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.	Undivided profits, less expenses.
Maine	$10,871,000	$2,891,652.00	$2,199,375.25
New Hampshire	5,550,000	1,391,388.53	981,093.89
Vermont	6,685,000	1,439,326.81	1,128,798.66
Massachusetts	40,552,500	15,086,770.33	6,596,889.58
Boston	37,409,000	14,318,600.00	6,480,242.46
Rhode Island	14,555,250	3,420,885.71	1,781,889.27
Connecticut	20,457,070	8,027,396.54	3,610,463.02
Total	136,070,820	46,576,019.92	22,778,752.13
New York	32,059,840	11,126,205.39	9,280,700.79
New York City	63,850,000	47,846,475.20	32,411,649.36
Albany	1,550,000	1,375,000.00	326,694.61
Brooklyn	1,352,000	1,900,000.00	569,709.27
New Jersey	15,282,500	8,796,950.00	6,567,652.73
Pennsylvania	44,320,110	25,871,278.25	8,775,351.72
Philadelphia	19,905,000	17,920,000.00	3,588,299.88
Pittsburg	13,600,000	10,765,000.00	4,858,205.00
Delaware	2,158,985	989,000.00	454,108.11
Maryland	4,133,700	1,958,311.85	783,938.95
Baltimore	11,508,260	4,460,000.00	1,972,587.87
District of Columbia	252,000	150,000.00	149,436.23
Washington City	2,775,000	1,592,500.00	520,377.58
Total	212,747,395	134,750,720.69	70,258,712.10
Virginia	5,262,620	1,854,563.98	2,608,240.17
West Virginia	3,973,860	1,167,884.38	606,234.02
North Carolina	3,172,050	952,131.54	653,202.46
South Carolina	2,108,000	708,867.04	692,378.50
Georgia	3,666,000	1,286,800.00	1,158,960.63
Savannah	750,000	225,000.00	124,116.66
Florida	1,355,000	643,100.00	253,092.29
Alabama	3,480,000	668,710.00	983,958.16
Mississippi	1,130,000	486,300.00	263,481.49
Louisiana	1,110,000	438,200.00	567,347.97
New Orleans	2,600,000	2,850,000.00	655,715.21
Texas	19,890,010	5,498,255.24	3,953,346.92
Houston	1,100,000	615,000.00	280,990.40
Arkansas	1,070,000	313,500.00	196,897.92
Kentucky	8,155,900	2,219,170.60	910,810.28
Louisville	4,645,000	1,807,500.00	395,376.21
Tennessee	7,232,500	1,780,371.25	1,232,404.08
Total	70,700,940	23,515,354.03	15,536,553.37
Ohio	27,119,740	8,405,881.88	4,186,870.43
Cincinnati	7,700,000	2,775,000.00	1,849,047.06
Cleveland	11,075,000	2,765,000.00	1,026,970.50
Columbus	2,300,000	576,000.00	289,042.70
Indiana	12,725,000	3,797,998.06	1,480,987.85
Indianapolis	2,443,550	1,350,000.00	429,752.50
Illinois	18,880,600	6,831,089.88	3,550,436.74
Chicago	18,250,000	8,210,000.00	5,357,034.27
Michigan	8,235,000	2,491,413.20	1,413,420.33
Detroit	3,300,000	616,000.00	374,566.37
Wisconsin	7,190,000	1,775,611.42	983,258.50
Milwaukee	3,250,000	850,000.00	505,417.81
Minnesota	4,997,500	1,097,156.76	580,276.26
St. Paul	3,800,000	720,000.00	514,612.97
Minneapolis	3,250,000	640,000.00	242,961.23
Iowa	13,850,000	3,067,985.38	1,711,074.97
Des Moines	800,000	240,000.00	74,585.03
Missouri	3,675,000	815,600.00	376,016.54
St. Louis	12,400,000	3,350,000.00	3,456,777.38
Kansas City	2,650,000	757,500.00	1,071,154.56
St. Joseph	350,000	112,700.00	108,620.58
Total	168,241,390	51,244,939.58	29,582,884.58

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 24, 1901—Continued

LIABILITIES—Continued.

National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.	Due to approved reserve agents.
$5,762,550.00	.....	$533,738.31	$106,293.83	$1,146,635.82	$8,539.53
4,550,682.50	$6,789.00	625,978.86	43,409.79	1,075,876.41	4,001.90
4,072,801.50	.....	82,004.18	800.26	517,597.80	13,260.24
20,909,614.50	.....	1,035,044.94	199,346.36	8,105,494.16	489,203.24
6,395,050.00	.....	37,331,830.58	9,962,745.33	30,104,046.82	7,685,499.93
5,002,420.00	.....	1,233,056.73	109,432.00	1,955,707.24	408,397.05
10,460,717.00	.....	1,315,400.85	265,125.56	3,248,377.10	613,747.99
57,153,835.50	6,789.00	42,157,054.45	10,687,153.13	46,153,735.35	9,222,649.88
19,596,937.50	18,764.00	3,287,976.48	1,523,637.49	4,136,205.91	754,443.04
31,505,225.00	16,542.00	283,431,105.21	75,256,482.54	109,117,135.41	.....
614,597.50	.....	7,965,886.52	1,314,597.48	1,483,170.92	952,036.96
631,300.00	1,846.00	273,828.26	349,908.89	3,471,211.69	3,552.37
8,452,624.50	5,402.00	2,559,476.25	533,204.52	2,555,820.83	956,330.28
26,845,685.00	1,498.00	4,310,120.10	737,999.45	524,827.53	311,770.11
10,296,590.00	.....	53,989,510.30	12,037,331.64	26,634,235.76	11,812,077.92
6,994,545.00	.....	20,598,259.26	5,592,858.83	7,924,859.86	30,781.96
865,225.00	540.50	328,313.90	13,570.12	168,266.79	18,229.34
2,523,070.00	.....	463,531.95	79,240.36	55,351.48	19,599.94
3,690,710.00	851.00	9,878,327.41	3,619,170.16	3,761,877.81	2,778,647.07
247,500.00	.....	5,725.33	595.44	.....	.....
1,086,755.00	.....	362,394.90	65,766.29	968,057.75	7,342.31
113,350,764.50	45,443.50	387,454,455.87	101,124,363.21	160,801,021.74	17,644,811.30
3,797,540.00	.....	1,531,613.52	1,862,610.17	83,369.10	181,710.35
2,647,027.50	.....	614,356.55	882,357.84	30,650.00	5,220.91
1,741,790.00	.....	292,199.94	406,277.78	23,190.13	113,321.11
1,451,225.00	.....	417,390.22	608,673.95	54,733.41	32,037.78
2,440,547.50	.....	570,637.89	599,194.44	195,569.18	208,536.83
197,595.00	.....	130,610.66	75,539.47	49,581.24	.....
752,850.00	.....	226,964.87	293,946.74	7,672.74	13,056.26
1,934,495.00	.....	513,406.95	524,774.00	4,228.73	86,419.74
856,580.00	.....	61,315.52	107,947.94	103,794.59	14,275.47
527,367.50	.....	372,487.71	292,730.34	13,196.60	71,745.71
1,372,195.00	.....	2,763,320.42	2,309,076.76	193,081.05	3,127.60
8,247,705.00	.....	9,948,481.60	2,081,755.71	4,500.01	16,519.20
350,350.00	.....	2,262,891.93	570,050.38	14,609.95	.....
322,050.00	.....	77,053.30	391,482.86	748.66	.....
5,005,180.00	.....	748,525.86	584,035.16	16,065.43	34,599.60
3,857,750.00	.....	4,714,877.89	3,112,689.52	273,921.43	178,582.50
3,627,952.50	.....	1,679,950.72	2,755,171.81	472,300.41	444,295.40
39,130,200.00	.....	26,926,085.55	17,458,314.87	1,541,212 66	1,403,448.46
14,699,107.50	.....	1,783,594.64	1,917,047.51	872,923.60	109,175.38
4,337,327.50	.....	11,765,297.59	5,630,369.12	1,164,403.51	116,408.95
3,871,600.00	.....	9,877,524.99	4,858,742.85	5,853,113.58	31,368.53
603,350.00	.....	1,200,341.24	1,595,477.28	489,635.69	336.59
6,236,665.50	.....	733,516.57	1,695,313.97	326,897.33	25,223.84
574,050.00	.....	4,627,689.45	3,773,164.01	797,034.45	47,877.57
10,879,080.00	.....	936,943.49	3,778,534.07	155,007.50	13,067.68
6,171,750.00	.....	86,564,138.68	44,605,424.85	3,229,670.02	.....
3,787,255.00	.....	597,645.02	1,082,452.70	1,008,325.34	26,637.08
1,415,700.00	.....	2,926,348.78	3,394,354.95	2,404,250.98	178,320.03
3,346,060.00	.....	320,578.32	1,161,508.92	275.34	18,606.89
930,600.00	.....	3,833,574.11	3,389,607.64	126,163.79	101,750.26
2,465,685.00	.....	604,719.93	879,812.27	237,895.32	654.35
652,220.00	.....	2,865,200.66	2,817,360.73	116,164.68	169,353.80
718,250.00	.....	3,864,131.46	2,427,902.37	576,306.96	3,938.81
7,786,082.50	.....	4,228,840.22	7,200,477.87	3,771,012.36	5,146.63
453,000.00	.....	3,207,624.03	2,884,830.48	353,188.80	.....
1,991,635.00	.....	46,700.74	1,103,771.41	.....	.....
9,377,997.50	.....	30,136,449.81	16,078,430.86	7,161,756.68	.....
1,745,600.00	.....	23,331,150.91	15,172,953.09	305,644.29	227,512 83
165,000.00	.....	1,570,933.72	1,989,276.32	.....	.....
82,188,015.50	.....	195,022,944.36	127,436,813.27	28,949,670.22	1,075,299.22

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.	Undivided profits, less expenses.
North Dakota	$1,675,000	$222,650.00	$396,775.75
South Dakota	1,485,000	210,100.00	336,477.81
Nebraska	5,920,000	1,221,221.12	685,661.37
Lincoln	400,000	55,000.00	35,293.17
Omaha	3,650,000	417,500.00	259,775.32
Kansas	7,559,600	1,221,270.74	1,153,836.39
Kansas City	1,000,000	250,000.00	344,825.88
Montana	2,425,080	468,500.00	714,818.04
Wyoming	860,000	132,750.00	125,151.23
Colorado	2,727,000	776,028.52	482,791.61
Denver	1,700,000	475,000.00	494,997.34
New Mexico	761,800	174,750.00	101,776.63
Oklahoma	1,115,000	82,069.87	175,349.10
Indian Territory	1,717,575	330,190.41	287,530.40
Total	32,996,055	6,037,030.66	5,595,060.04
Washington	3,205,000	642,200.00	785,123.07
Oregon	1,245,000	307,800.00	349,775.86
Portland	1,100,000	187,500.00	652,242.99
California	3,775,000	933,000.00	777,346.76
Los Angeles	6,140,000	2,650,000.00	956,027.02
San Francisco	1,300,000	251,000.00	365,260.96
Idaho	600,000	215,000.00	152,454.71
Utah	1,600,000	404,500.00	299,977.45
Nevada	82,000	4,000.00	
Arizona	425,000	89,425.00	95,939.16
Alaska	50,000	750.00	3,174.12
Hawaii	500,000	1,000.00	27,611.37
Total	20,022,000	5,686,175.00	4,464,933.47
United States	640,778,600	267,810,239.88	148,216,895.69

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 24, 1901—Continued.

LIABILITIES—Continued.

National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.	Due to approved reserve agents.
$700,650.00	.....	$26,749.93	$134,729.01	$129.32	.....
579,950.00	.....	43,109.10	539,209.89	1,571.19	$4,087.87
2,287,915.00	.....	1,229,490.29	1,888,708.35	65,159.18	490,112.09
250,200.00	.....	664,238.28	987,603.55	23,000.00	.....
1,850,000.00	.....	5,997,759.43	4,396,661.61	316,508.63	41.65
3,973,662.50	.....	743,988.01	2,223,838.93	179,276.83	18,007.29
697,250.00	.....	1,797,588.04	1,043,964.63	.....	.....
873,327.50	.....	470,831.50	183,754.37	76,266.93	.....
449,700.00	.....	107,442.87	94,135.35	.....	2,694.25
1,825,300.00	.....	1,660,264.43	848,329.19	483,555.26	3,379.40
1,692,900.00	.....	7,003,746.10	2,582,964.41	953,911.29	.....
477,700.00	.....	200,419.02	87,727.36	23,524.41	505.49
574,800.00	.....	275,741.63	430,404.23	3,374.02	27,990.28
704,390.00	.....	170,861.91	42,052.51	.....	6,915.55
16,937,745.00	.....	20,393,230.54	15,484,083.39	2,126,277.06	553,733.87
1,011,082.50	.....	1,160,602.02	894,332.20	54,719.76	1,017.34
409,200.00	.....	57,741.81	48,022.38	340.52	1,643.59
585,770.00	.....	1,036,114.81	582,404.46	38,300.34	.....
1,363,125.00	.....	98,042.03	401,103.33	228,553.38	180,319.43
2,331,640.00	.....	1,350,678.93	3,891,816.79	1,597,750.98	9,926.06
1,101,645.00	.....	234,032.63	216,516.82	271,113.90	.....
190,157.50	.....	18,182.29	47,453.96	.....	114.59
1,259,397.50	.....	187,585.56	360,903.54	137,675.77	.....
20,500.00	.....	.....	.....	.....	7,208.41
184,150.00	.....	51,169.19	69,183.94	.....	.....
4,856.00	.....	.....	.....	.....	.....
50,000.00	.....	.....	17,158.42	.....	.....
8,511,517.50	.....	4,194,149.27	6,528,895.84	2,328,454.65	200,229.42
317,202,078.00	$52,232.50	676,147,920.04	278,719,623.71	241,900,371.68	30,100,172.15

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends unpaid.	Individual deposits.
Maine	$24,189.61	$21,316,824.87
New Hampshire	16,109.99	12,680,174.23
Vermont	6,614.80	10,691,204.06
Massachusetts	82,060.91	96,240,144.34
Boston	33,628.58	137,221,553.63
Rhode Island	32,507.10	17,383,899.61
Connecticut	16,045.40	44,179,833.60
Total	211,156.39	339,713,634.34
New York	54,066.72	126,035,843.13
New York City	91,499.53	598,130,615.27
Albany	392.69	9,609,141.93
Brooklyn	978.50	13,595,471.85
New Jersey	31,335.37	74,388,921.64
Pennsylvania	119,662.95	207,886,797.86
Philadelphia	22,325.64	123,011,077.52
Pittsburg	55,028.38	84,905,267.10
Delaware	1,485.96	6,265,179.00
Maryland	21,247.34	14,791,430.32
Baltimore	48,287.48	32,413,400.88
District of Columbia	6,124.00	1,178,307.01
Washington City	4,611.00	19,202,965.78
Total	457,044.66	1,311,414,419.29
Virginia	2,581.62	22,544,169.78
West Virginia	8,399.08	17,706,200.89
North Carolina	1,127.00	8,395,176.71
South Carolina	11,060.00	5,847,815.01
Georgia	2,813.40	11,182,039.15
Savannah	145.50	782,810.45
Florida	613.50	6,975,225.35
Alabama	6,143.42	13,359,442.85
Mississippi	1,315.00	4,177,808.10
Louisiana	3,452.00	5,650,260.87
New Orleans	8,152.86	19,363,957.72
Texas	9,322.18	76,668,067.28
Houston	4,749.00	4,874,918.44
Arkansas	378.00	4,333,275.59
Kentucky	17,421.50	18,740,025.59
Louisville	12,092.00	9,174,263.29
Tennessee	3,494.05	23,661,188.74
Total	93,260.11	253,436,646.81
Ohio	29,623.61	94,135,756.75
Cincinnati	2,720.21	30,568,044.95
Cleveland	1,641.00	29,600,053.86
Columbus	579.00	10,104,042.72
Indiana	6,705.80	49,103,329.25
Indianapolis	.....	12,474,153.57
Illinois	28,051.70	88,080,655.53
Chicago	7,357.50	116,189,529.64
Michigan	9,540.15	43,242,070.24
Detroit	960.00	12,026,455.94
Wisconsin	1,193.00	41,989,443.25
Milwaukee	1,650.00	26,647,339.31
Minnesota	2,012.75	24,838,928.18
St. Paul	1,366.00	13,007,047.02
Minneapolis	2,802.00	9,052,752.12
Iowa	7,141.27	57,168,955.69
Des Moines	523.75	2,774,650.23
Missouri	538.50	12,749,299.62
St. Louis	9,158.75	38,830,474.59
Kansas City	488.25	23,082,276.38
St. Joseph	.....	2,868,886.87
Total	114,053.24	738,534,145.71

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 24, 1901—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$263,076.95	$80,342.85	$10,346.82	$317,467.78	
833,644.68	20,674.16	15,000.00	40,464.60	$1,642.02
249,141.67	10,982.64		45,000.00	649.50
1,823,826.67	6,971.03	317,790.02	785,825.30	35,400.67
3,839,221.86	167,471.10		1,265,000.00	2,245,700.00
127,374.66	13,830.60		60,000.00	1,655.11
1,201,666.08	7,995.56	13,500.00	15,000.00	23,571.08
8,337,952.57	308,267.94	356,636.84	2,528,757.68	2,308,618.38
2,151,980.11	95,122.10	124,563.30	440,726.02	341,908.38
32,726,010.76	322,007.55			17,149,165.34
203,978.55	7,016.45			
167,696.04	24,480.15			62,392.35
791,431.20	195,232.72	131,450.00	417,000.00	175,919.68
2,814,430.92	191,784.56	23,375.42	358,672.46	144,109.99
4,045,020.67				64,878.51
1,168,202.81	119,695.55			250,000.00
29,749.94	17,750.07			773.51
257,500.00		38,154.92	82,000.00	2,771.39
2,230,864.12			364,000.00	57,419.24
373,346.75	50,432.71			
46,960,211.87	1,023,521.86	317,543.64	1,662,398.48	18,249,338.39
2,222,552.16	311,135.21	84,199.82	240,000.00	329,725.00
719,291.68	42,727.48	26,676.00	3,000.00	45,000.00
563,300.80	63,843.92	529,608.19	138,053.65	30,000.00
264,861.60	48,364.76	809,475.12	707,402.04	
846,146.03	47,275.79	459,065.47	268,077.09	20,982.26
34,757.54	89,398.84	37,500.00	345,000.00	
223,112.67	34,709.77	133,077.50	70,000.00	7,500.00
239,807.51	11,192.49	285,043.70	90,000.00	81,115.00
		41,147.04	167,500.00	7,568.83
313,970.24			120,000.00	5,000.00
840,042.63	166,616.66	297,619.25	315,550.00	5,436.30
83,992.68	8,004.66		20,000.00	625.00
1,422,822.80	130,415.71	151,394.69	22,250.00	98.41
1,977,421.84	204,977.39	45,000.00	200,000.00	118,489.26
335,875.54	179,109.37	19,054.14	115,000.00	118,390.00
10,087,958.72	1,337,862.05	2,918,860.92	2,821,832.78	2,000.00
1,680,519.47	86,772.53	74,798.72	37,500.00	771,930.06
3,506,241.19				1,012,760.64
433,631.28	32,501.65	10,000.00		1,778,600.00
232,014.93	11,719.22			1,591,000.00
1,226,992.98	1,264.41	8,000.00		33,000.00
1,617,362.01	249,112.97			70,768.88
1,735,469.90	72,283.54			20,000.00
1,308,985.52	74,258.72		18,000.00	17.61
784,831.96	33,400.14	5,000.00		
633,409.54	80,683.53			7,306.73
494,912.34	20,087.12			
484,615.27	139,873.36			1,311.96
126,496.93	64,703.07	17,591.00	65,000.00	29,708.51
475,667.94	270,252.07			
283,372.26	22,497.90			200,000.00
980,695.43	22,687.14	18,955.00	85,500.00	19,974.65
284,005.25	11,494.75			
122,000.00		10,000.00	10,000.00	80.60
2,838,604.86				1,169,876.94
780,260.38	59,097.22			
94,910.21	13.48			
20,124,309.65	1,252,732.82	144,347.72	216,000.00	5,937,409.52

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends unpaid.	Individual deposits.
North Dakota	$1,040.00	$5,332,857.20
South Dakota	130.00	7,073,927.17
Nebraska	1,273.00	21,661,245.89
Lincoln	58.00	2,262,180.11
Omaha	22.50	11,986,589.01
Kansas	4,559.50	30,868,922.94
Kansas City	225.00	1,796,489.82
Montana	2,284.50	13,090,319.08
Wyoming	721.00	4,147,775.03
Colorado	309.00	24,592,997.25
Denver	.....	26,762,508.41
New Mexico	.....	3,929,959.96
Oklahoma	.....	6,196,035.90
Indian Territory	.....	4,754,967.28
Total	10,622.50	164,456,775.05
Washington	1,285.50	22,473,251.86
Oregon	140.00	6,233,139.29
Portland	180.00	6,223,285.43
California	3,978.81	15,599,429.58
San Francisco	11,262.50	15,757,163.87
Los Angeles	1,455.00	6,356,435.50
Idaho	75.00	3,892,415.24
Utah	883.33	5,665,012.96
Nevada	.....	425,296.94
Arizona	15.00	2,828,781.05
Alaska	.....	83,594.31
Hawaii	166.25	572,022.48
Total	19,441.39	86,109,828.51
United States	905,578.29	2,893,665,449.71

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 24, 1901—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$81,347.77	$13,652.23	$64,908.02	$55,000.00	
135,835.43	45,803.24	8,016.10	10,000.00	
		21,750.00	110,000.00	$210.00
45,500.00				
588,976.06	294,454.89			
438,719.83	140,302.72	52,350.08	38,000.00	14,278.99
197,868.45	77,338.84		292,500.00	641.17
41,312.83	5,961.56	35,674.69	25,000.00	
193,580.53	8,163.07	9,900.00		540.14
206,070.63	611,827.39			
144,589.90	41,799.26	17,600.00	30,000.00	
125,164.00	49,836.00			1,520.51
		18,075.80	30,000.00	
2,198,965.43	1,289,139.20	228,274.69	590,500.00	17,190.81
573,447.83	444,538.29			510.00
		12,632.00	23,000.00	1,803.15
63,481.65	433,082.15			
			10,000.00	
558,026.06				
41,144.22	101,445.03			50,000.00
31,523.56	40,401.86	15,260.75		
599,175.39	31,415.43			
		41,000.00	50,000.00	10,746.10
32,761.29	35,017.41			
73,031.97	23,075.83			8,123.60
1,972,591.97	1,108,975.91	68,892.75	83,000.00	71,182.85
89,681,990.21	6,320,499.78	4,034,556.56	7,902,488.94	27,355,670.01

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED

RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine	84	$24,787,142.98	$44,602.59	$5,691,850	$371,000	$81,550
New Hampshire	56	12,975,238.45	97,486.05	4,456,700	1,004,200	58,720
Vermont	47	12,509,193.28	49,137.64	4,212,500	290,000	65,400
Massachusetts	207	115,689,515.62	98,395.40	20,312,000	2,052,900	41,500
Boston	39	177,027,477.57	69,830.30	6,477,500	4,131,000	200,000
Rhode Island	42	28,156,641.29	28,824.76	4,972,000	160,000	30,000
Connecticut	83	50,686,960.69	115,513.17	10,724,100	1,296,800	22,060
Total	558	421,832,169.88	503,789.91	56,846,650	9,305,900	499,230
New York	287	110,523,937.85	472,423.85	19,724,400	2,191,000	402,450
New York City	43	602,073,485.29	115,633.93	31,825,000	35,096,600	187,910
Albany	6	13,609,954.73	6,520.10	639,000	222,100	.....
Brooklyn	5	12,519,838.46	8,237.93	642,000	200,000	.....
New Jersey	122	66,458,548.51	61,736.52	8,656,250	1,062,000	189,730
Pennsylvania	436	158,889,682.40	733,558.26	26,167,150	3,400,200	1,409,120
Philadelphia	35	137,349,556.73	12,806.75	10,389,500	4,504,000	9,700
Pittsburg	31	86,986,497.11	56,636.56	7,550,000	1,654,000	52,170
Delaware	20	6,481,541.66	4,800.79	883,500	50,000	11,900
Maryland	57	14,147,322.56	35,773.45	2,650,450	286,200	5,400
Baltimore	19	41,073,919.03	8,485.03	3,801,000	2,339,000	70,780
District of Columbia	1	1,036,512.30	115.79	250,000	.....	1,200
Washington City	11	12,292,979.92	12,774.13	1,219,000	451,000	151,290
Total	1,073	1,263,443,776.55	1,529,503.09	114,397,250	51,456,100	2,491,650
Virginia	47	23,535,135.49	107,196.33	3,944,250	2,740,500	83,940
West Virginia	46	14,969,211.31	111,079.52	2,783,750	845,000	38,300
North Carolina	35	10,315,941.92	201,159.21	1,721,350	663,800	.....
South Carolina	17	8,363,011.47	173,459.51	1,450,500	381,700	100
Georgia	30	13,640,750.61	374,847.28	2,347,500	994,000	40,000
Savannah	2	1,855,216.33	682.01	200,000	127,000	.....
Florida	17	5,158,312.91	85,250.63	755,000	272,000	1,000
Alabama	33	11,364,000.62	221,345.94	1,982,350	300,000	4,500
Mississippi	14	3,642,826.61	618,875.49	867,500	.....	1,020
Louisiana	17	4,926,132.78	992,755.40	615,250	53,000	800
New Orleans	8	16,781,462.77	776,817.26	1,460,000	450,000	11,150
Texas	270	62,428,331.47	5,810,298.01	8,682,480	1,092,000	7,140
Houston	6	3,290,429.47	181,817.81	430,000	.....	.....
Arkansas	9	3,375,969.43	468,815.13	335,000	100,000	21,890
Kentucky	76	20,914,068.31	425,540.52	5,056,000	1,678,700	264,910
Louisville	8	14,421,171.89	26,810.60	4,161,000	2,296,800	700
Tennessee	55	24,026,896.12	567,570.44	3,666,750	682,000	534,760
Total	690	243,008,869.51	11,144,321.69	40,458,680	12,676,500	1,010,210
Ohio	259	90,735,996.78	822,388.62	15,033,550	1,895,150	858,230
Cincinnati	13	34,516,696.49	16,496.91	4,585,000	3,777,500	250,780
Cleveland	18	46,834,832.63	70,799.18	4,460,000	500,000	35,000
Columbus	6	9,038,590.61	5,405.81	604,000	325,000	98,630
Indiana	126	38,922,269.41	388,733.28	6,397,000	1,304,800	644,890
Indianapolis	6	11,867,066.91	632.53	700,000	2,066,000	451,210
Illinois	243	78,535,110.94	1,305,069.23	11,362,500	2,057,000	449,900
Chicago	12	171,879,449.16	113,795.91	6,240,000	1,860,000	349,060
Michigan	79	37,912,716.53	241,381.23	4,106,360	961,000	93,290
Detroit	6	15,441,489.90	6,899.55	1,450,000	750,000	.....
Wisconsin	87	35,067,377.40	298,876.15	3,376,120	652,700	99,120
Milwaukee	5	22,776,197.73	270,188.90	1,050,000	1,160,000	13,670
Minnesota	83	22,394,549.18	165,993.51	2,596,100	200,000	60,140
St. Paul	5	12,330,734.54	2,689.59	696,000	1,058,000	.....
Minneapolis	4	14,322,360.02	10,112.22	900,000	350,000	2,600
Iowa	216	55,551,336.07	907,009.96	8,140,750	1,131,100	140,940
Des Moines	4	6,538,513.89	21,292.32	480,000	310,000	1,000
Missouri	56	11,399,383.52	186,836.83	1,971,550	150,000	99,460
St. Louis	7	71,132,170.18	60,943.76	11,550,000	2,932,000	463,140
Kansas City	6	34,882,090.27	822,333.32	1,745,600	1,012,000	73,000
St. Joseph	2	3,535,019.22	13,946.88	165,000	100,000	25,780
Total	1,243	825,613,951.38	5,731,825.69	87,610,130	24,552,250	4,209,840

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS JULY 15, 1901.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking-house furniture and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$95,254.39	$5,724,281.33	$636,191.96	$120,430.23	$607,563.74	$91,534.22
61,905.75	3,628,418.82	300,600.45	149,622.42	434,431.18	45,996.08
32,514.32	3,440,649.91	277,485.77	147,460.43	157,546.48	167,684.71
171,472.17	17,648,013.16	3,580,062.99	461,442.97	1,115,525.32	245,566.23
183,521.56	10,106,489.97	2,110,049.68	125,442.45	15,551,653.20	2,439,717.46
37,431.25	4,666,561.43	818,278.31	47,205.16	670,087.39	622,151.41
104,605.99	11,471,507.99	2,116,029.83	224,034.19	2,349,354.16	450,849.02
685,805.43	56,685,922.61	9,838,698.99	1,275,637.85	20,886,161.47	4,063,499.13
259,585.40	29,070,841.99	3,269,410.92	2,450,017.94	3,852,699.86	2,454,355.77
1,951,856.02	79,553,434.80	16,220,809.13	1,450,302.05	51,737,144.02	5,642,082.25
10,000.00	1,755,879.28	259,707.43	81,449.37	3,668,652.73	830,512.74
9,000.00	2,770,537.12	484,400.00	53,161.43	61,790.38	272,164.34
98,988.50	16,625,425.24	3,852,641.02	705,703.53	3,814,537.54	804,024.77
635,898.52	55,801,168.49	6,939,716.56	2,425,140.24	7,017,460.38	3,040,201.19
428,454.16	28,003,956.33	3,802,679.92	661,123.23	18,541,705.40	3,336,857.62
265,132.38	16,357,263.19	4,750,545.35	654,913.01	5,191,282.44	845,458.10
5,799.84	1,659,936.54	346,813.54	76,313.04	323,888.85	106,338.15
45,038.23	3,883,399.49	591,337.64	92,588.85	404,126.12	142,954.83
110,108.84	4,352,536.62	2,537,496.10	60,399.48	5,054,949.09	677,656.12
.....	248,388.16	23,000.00	3,135.60	9,054.97	.....
57,566.96	1,396,370.17	1,286,806.21	101,547.97	1,939,119.61	334,832.62
3,377,428.85	241,479,137.42	44,365,363.82	8,815,795.74	101,636,411.39	18,487,438.50
158,169.99	2,450,894.22	777,005.46	231,413.73	1,463,542.80	538,290.91
87,115.14	1,651,181.16	889,403.80	127,531.48	1,689,365.39	771,236.81
44,812.69	237,102.20	315,905.94	75,960.97	685,977.72	353,537.28
8,275.50	893,514.36	155,094.36	33,287.90	343,419.86	266,841.05
85,787.28	996,989.83	300,220.88	196,017.92	1,052,412.97	601,244.74
1,500.00	27,379.50	55,131.50	.....	67,172.34	9,644.54
30,534.69	623,787.13	242,448.23	124,857.59	773,884.28	317,679.33
87,306.36	1,856,654.19	433,210.37	167,251.35	1,178,561.57	399,672.32
9,093.30	530,466.92	91,110.75	55,978.21	210,544.03	80,084.57
22,302.52	223,634.97	112,278.27	12,163.34	530,747.99	87,490.00
31,230.08	2,677,242.03	634,387.73	85,170.38	880,305.39	927,540.89
243,150.93	1,502,031.59	2,325,805.66	741,887.72	11,087,240.43	1,832,452.32
21,966.79	25,091.89	192,953.45	122,033.64	1,761,561.95	95,709.03
10,329.14	98,508.83	22,316.80	157,001.29	595,563.66	106,940.30
164,010.37	1,645,166.67	706,694.59	213,530.61	749,692.87	331,036.83
147,758.59	2,151,538.71	212,682.77	115,178.65	1,656,350.71	641,714.12
174,431.25	1,593,626.95	869,119.50	494,283.90	2,000,013.11	497,157.12
1,327,774.62	19,184,811.15	8,335,770.06	2,953,548.68	26,636,357.07	7,858,272.16
282,792.76	10,887,110.02	2,364,456.34	959,071.69	4,321,226.02	1,546,425.17
72,839.83	11,111,260.17	484,277.00	161,443.01	4,493,001.96	730,284.99
83,920.03	3,591,649.68	489,784.39	105,284.44	4,545,533.17	1,812,723.18
23,272.34	2,272,964.19	210,205.13	86,339.52	1,233,867.50	136,841.97
173,999.19	6,096,206.11	1,311,511.12	575,536.84	2,991,577.41	771,035.81
19,687.06	2,214,947.83	260,570.13	67,863.00	3,635,420.80	1,150,193.82
255,051.82	9,008,636.71	2,349,970.39	892,068.02	2,353,630.61	735,725.34
150,080.33	13,140,739.20	278,348.35	224,653.12	37,671,816.04	8,298,986.63
79,582.51	4,185,321.68	1,013,902.36	461,978.10	615,078.02	859,840.38
135,312.50	2,283,500.04	23,288.50	282,086.51	1,881,913.11	855,119.67
52,364.97	4,500,064.39	932,485.04	185,547.44	792,991.29	326,827.36
37,920.00	2,823,208.78	98,815.23	113,150.85	1,793,334.96	1,029,970.44
36,822.89	1,233,177.73	1,037,369.42	312,829.35	673,735.05	631,066.19
.....	3,178,154.02	635,218.78	192,819.42	998,792.80	302,621.13
.....	664,238.26	2,000.00	140,000.00	1,233,104.68	636,038.59
174,497.78	3,540,023.42	1,943,761.46	575,995.10	5,144,050.09	1,447,868.69
23,226.88	298,773.47	110,241.29	53,969.11	498,860.69	98,818.83
53,987.31	666,389.69	486,078.60	219,583.22	495,545.84	357,595.69
384,812.50	5,222,349.42	200,000.00	163,292.44	14,761,516.55	3,407,432.63
24,800.00	6,350,725.00	383,361.71	116,858.27	2,911,593.10	3,504,372.30
.....	71,137.50	72,000.00	.....	767,885.50	245,350.37
2,064,970.70	93,340,577.31	14,687,645.24	5,890,369.45	93,814,475.19	28,885,169.18

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota	35	$6,085,305.56	$66,259.61	$735,000	$100,000	$100
South Dakota	30	5,381,083.82	112,276.29	600,750	240,000	.....
Nebraska	104	19,883,559.15	384,732.87	2,419,370	.....	58,890
Lincoln	3	2,634,608.98	18,271.99	260,000	60,000	1,000
Omaha	8	15,707,432.76	175,016.45	1,650,000	900,000	8,800
Kansas	117	25,260,429.70	398,277.04	4,118,900	600,000	110,410
Kansas City	1	4,743,067.94	32,220.54	700,000	.....	.....
Montana	22	11,071,143.93	592,582.25	964,750	300,000	4,500
Wyoming	13	3,748,485.24	168,326.12	447,000	50,000	.....
Colorado	37	13,939,591.02	244,162.79	1,834,750	350,000	6,540
Denver	4	16,217,467.22	128,850.70	1,700,000	1,050,000	.....
New Mexico	10	2,898,202.54	104,254.85	481,300	200,000	500
Oklahoma	38	3,980,322.09	281,724.11	698,850	230,000	200
Indian Territory	47	4,949,117.61	221,775.53	787,500	.....	.....
Total	469	136,499,817.56	2,928,731.14	17,398,170	4,080,000	190,940
Washington	31	14,109,607.45	432,606.42	1,201,300	1,076,400	377,900
Oregon	25	4,239,860.00	184,392.95	523,550	.....	311,400
Portland	4	3,437,828.88	93,642.70	625,000	500,000	101,800
California	32	11,382,022.03	771,739.35	1,516,500	.....	96,060
San Francisco	5	19,639,350.27	43,839.62	3,450,000	574,000	51,000
Los Angeles	4	4,950,636.34	82,868.56	1,153,000	150,000	10,460
Idaho	11	1,876,372.18	190,895.99	219,100	81,100	19,860
Utah	10	3,855,587.83	324,651.13	1,275,000	700,000	6,900
Nevada	1	400,537.73	102,363.41	20,500	.....	.....
Arizona	7	1,629,457.20	67,131.98	213,750	.....	3,940
Alaska	1	54,319.91	320.20	12,500	75,000	.....
Hawaii	1	932,211.27	14,590.26	50,000	100,000	.....
Total	132	66,507,791.09	2,309,042.57	10,260,200	3,256,500	979,320
United States	4,165	2,956,906,375.97	24,147,213.49	326,971,080	105,327,250	9,381,190

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 15, 1901—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$12,140.07	$233,676.20	$400,088.01	$258,196.77	$55,383.92	$71,984.31
20,871.46	694,569.97	339,555.58	129,973.12	807,281.24	105,205.61
59,685.82	530,220.59	933,344.15	632,729.58	1,552,056.19	317,815.06
13,670.99	277,319.02	77,323.00	16,884.54	877,855.75	139,224.60
75,417.75	1,278,214.35	813,692.70	355,198.85	2,302,588.63	891,471.33
104,377.91	878,433.22	1,006,305.35	477,589.14	1,883,355.72	487,378.19
30,892.08	1,000.00	.....	.....	128,570.23	120,611.08
29,636.13	942,295.67	325,384.95	110,670.22	764,058.46	396,829.07
7,719.47	194,232.70	97,921.79	126,781.64	191,350.34	60,007.81
28,971.07	3,039,953.98	402,557.26	234,600.75	2,111,566.98	331,274.19
61,850.00	5,439,301.13	69,300.00	322,896.44	1,578,511.18	418,691.02
27,009.69	255,510.60	121,463.98	62,825.85	394,089.45	146,626.93
89,744.24	188,653.18	235,828.56	8,506.95	1,575,529.03	123,744.30
27,860.97	153,152.85	188,039.55	12,991.70	455,792.57	26,087.24
589,847.65	14,106,533.46	5,010,804.88	2,749,845.55	14,677,989.69	3,636,950.74
85,800.88	1,851,746.97	309,953.09	987,956.43	1,353,193.92	1,509,997.23
42,553.25	567,691.30	233,237.26	117,124.99	137,574.03	363,465.20
906.25	2,794,105.94	215,056.00	106,352.25	617,965.94	207,746.91
25,113.19	1,666,869.78	641,491.09	598,477.73	404,538.94	1,033,995.84
121,973.18	1,538,877.23	338,498.50	20,705.10	864,734.30	4,296,115.66
2,613.29	450,413.65	214,048.47	103,561.91	741,454.63	301,044.02
13,318.08	402,678.86	126,444.64	126,762.03	420,294.73	219,784.62
38,905.25	726,935.74	255,932.30	108,719.85	233,261.36	577,181.39
.....	22,000.00	6,336.78	6,500.00	.....	2,496.94
4,025.00	177,536.78	65,585.22	30,747.98	139,500.18	99,737.80
2,850.00	6,350.00	2,480.00	.....	4,075.29	19,034.72
5,000.00	.....	.....	.....	.....	19,831.23
343,058.37	10,205,206.25	2,409,063.35	2,206,908.27	4,916,593.32	8,650,431.56
8,888,885.62	435,002,188.20	84,617,346.34	23,892,105.54	262,567,988.13	71,581,761.27

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
Maine	$4,864,208.09	$4,654.28	$311,845.23	$161,175.87	$369,044	$11,435.50
New Hampshire	3,204,333.11	5,668.42	238,386.84	.....	316,155	10,420.36
Vermont	2,914,563.44	4,415.09	119,780.64	.....	171,782	7,132.19
Massachusetts	17,081,386.19	30,530.63	784,369.12	386,717.36	1,254,671	70,094.47
Boston	30,319,949.23	5,715.15	619,060.59	19,573,268.68	1,269,709	25,207.47
Rhode Island	3,346,455.41	4,160.02	148,121.84	452,591.81	440,833	14,953.58
Connecticut	8,323,425.59	24,864.24	479,237.16	460,644.35	709,992	34,717.89
Total	70,054,321.06	80,007.83	2,700,801.42	21,034,398.07	4,532,186	173,961.46
New York	21,074,135.73	53,529.42	1,053,029.75	370,304.65	1,194,301	74,589.24
New York City	.....	21,396.77	5,825,458.64	220,815,222.36	977,343	67,493.50
Albany	2,311,557.61	1,655.00	34,790.34	170,744.92	47,458	3,739.63
Brooklyn	1,930,892.92	1,201.64	128,255.26	1,727,777.05	113,583	12,490.77
New Jersey	13,101,499.16	16,057.21	1,246,924.15	624,489.66	483,177	59,921.73
Pennsylvania	33,103,034.57	62,183.02	1,887,423.47	143,982.21	1,507,627	132,104.29
Philadelphia	29,470,064.57	14,697.12	2,396,551.66	17,135,604.05	378,141	53,390.72
Pittsburg	9,886,632.42	5,987.31	428,971.14	5,641,048.66	448,840	26,807.55
Delaware	1,157,012.07	1,023.91	87,060.64	80,283.92	47,186	8,034.28
Maryland	2,207,966.71	2,207.90	107,871.20	.....	74,148	15,786.75
Baltimore	5,688,810.09	1,117.44	269,913.13	3,703,595.58	243,030	14,197.46
District of Columbia	159,992.13	211.65	13,085.17	.....	3,650	273.61
Washington City	2,692,848.03	6,617.59	212,506.30	250,153.58	13,495	7,538.28
Total	122,784,446.04	187,885.98	13,691,840.85	250,663,206.64	5,531,979	470,367.81
Virginia	3,873,076.86	3,728.25	229,079.50	937,484.70	196,110	17,186.49
West Virginia	3,670,421.40	8,540.02	140,108.71	30,660.47	134,711	11,642.29
North Carolina	877,162.18	3,619.75	96,814.65	.....	75,481	11,595.59
South Carolina	529,531.10	689.61	70,138.47	.....	60,340	9,461.46
Georgia	1,277,510.57	5,806.06	60,013.78	293,290.86	176,272	18,301.00
Savannah	146,780.90	197.45	.....	34,503.40	15,000	977.63
Florida	3,087,896.95	2,770.91	55,494.84	26,639.93	120,727	5,464.24
Alabama	2,049,417.33	3,523.93	136,357.41	115,417.18	221,042	12,964.57
Mississippi	535,158.42	1,366.06	44,729.78	.....	6,742	5,203.28
Louisiana	1,075,010.39	974.63	63,489.78	.....	25,655	4,807.28
New Orleans	2,448,010.65	103.78	31,553.81	1,768,165.78	118,470	10,412.36
Texas	16,445,467.92	31,596.75	540,110.57	246,298.89	992,316	64,869.28
Houston	1,825,710.74	697.20	4,348.62	20,161.14	121,838	2,302.07
Arkansas	576,127.17	1,636.57	24,286.57	51,751.86	33,325	4,165.14
Kentucky	3,703,629.25	4,150.97	175,924.35	15,746.44	230,188	13,992.91
Louisville	2,956,362.27	999.33	30,246.01	78,963.95	64,416	3,619.46
Tennessee	3,805,045.87	5,056.91	341,877.17	450,739.54	353,384	17,594.40
Total	48,882,319.97	75,458.18	2,044,574.02	4,069,824.14	2,946,017	214,559.45
Ohio	20,054,198.67	34,472.47	728,982.14	268,781.43	1,328,545	61,666.50
Cincinnati	5,858,837.76	1,843.56	149,774.75	322,515.94	291,655	5,304.26
Cleveland	5,895,602.17	7,404.72	322,612.85	904,880.62	167,874	9,476.05
Columbus	1,099,789.32	1,165.93	68,597.23	300,233.71	125,109	1,941.57
Indiana	12,871,934.95	11,508.71	311,808.64	5,325.40	1,247,215	38,906.98
Indianapolis	3,449,322.00	4,085.05	70,550.51	495,399.05	637,812	4,135.04
Illinois	20,729,231.24	33,686.56	646,900.02	254,337.58	937,816	51,402.22
Chicago	.....	21,072.38	485,457.17	10,456,383.39	1,525,599	19,948.70
Michigan	8,017,751.08	9,692.77	195,278.36	161,294.13	451,439	21,785.81
Detroit	2,690,886.29	3,139.03	16,288.10	552,528.02	394,131	6,197.82
Wisconsin	7,746,449.03	12,343.61	203,137.15	19,878.72	318,990	24,480.71
Milwaukee	4,885,050.24	6,401.91	37,518.02	656,398.25	51,022	6,579.91
Minnesota	5,682,349.75	28,925.49	131,779.33	36,115.01	230,760	17,631.78
St. Paul	4,329,115.92	510.58	110,316.17	382,430.81	133,370	2,542.37
Minneapolis	3,417,963.50	2,348.28	41,631.87	628,677.10	74,900	7,535.77
Iowa	15,056,668.35	26,438.22	463,626.42	188,783.00	806,950	38,891.51
Des Moines	1,491,008.76	659.73	8,655.23	88,059.83	141,283	1,744.57
Missouri	4,457,755.63	6,244.89	110,087.98	20,146.93	122,543	10,493.42
St. Louis	.....	3,060.42	521,978.38	3,138,983.90	218,349	3,716.68
Kansas City	15,189,651.37	5,177.88	62,111.24	1,920,409.75	339,778	10,073.83
St. Joseph	2,167,307.63	85.00	27,355.38	141,556.45	23,755	1,365.48
Total	145,090,873.66	220,267.24	4,714,446.94	20,943,119.03	9,568,895	345,821.01

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 15, 1901—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates for gold deposited.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$1,590,950.11	$480,261	.....	$277,412.25	$1,011.40	$46,323,399.17
848,983.22	317,078	.....	217,105.00	2,562.50	28,373,111.65
647,725.94	231,554	.....	199,375.00	1,032.50	25,646,933.34
5,689,513.42	2,834,128	.....	974,299.50	39,552.50	190,561,656.05
15,731,353.86	8,087,213	.....	323,875.00	199,830.00	294,577,864.17
1,057,459.15	556,041	.....	247,900.00	27,012.50	46,504,709.31
3,291,711.57	1,158,815	.....	534,607.00	44,330.00	94,624,159.84
28,857,697.27	13,665,090	.....	2,774,573.75	315,331.40	726,611,833.53
6,490,697.61	3,586,883	$355,000	958,746.60	55,558.20	209,937,898.78
152,208,081.13	53,549,789	1,780,000	1,580,147.50	1,361,273.25	1,264,040,462.64
972,557.30	804,140	50,000	31,950.00	1,000.00	25,533,369.21
1,210,949.20	918,026	.....	32,100.00	.....	23,096,405.50
3,830,282.40	2,480,215	.....	428,082.50	28,185.50	124,628,419.94
11,392,299.47	5,152,535	70,000	1,291,459.50	69,922.69	321,271,867.26
19,982,997.64	3,344,068	630,000	519,475.00	5,281.50	281,190,611.40
9,432,847.65	3,881,949	.....	377,020.00	38,977.00	154,526,978.87
427,924.23	172,621	.....	43,085.00	5,000.00	11,980,063.46
775,224.97	412,767	.....	127,459.42	3,235.00	26,011,258.12
3,051,924.50	2,102,000	240,000	190,045.00	3,005.00	75,593,968.51
166,854.50	59,450	.....	12,500.00	.....	1,987,423.88
2,369,407.50	802,931	.....	55,950.00	8,500.00	25,663,234.87
212,312,048.10	77,267,374	3,125,000	5,648,020.52	1,799,938.14	2,545,461,962.44
1,156,905.90	1,114,897	.....	186,430.10	8,850.00	43,754,087.73
1,124,822.04	646,358	.....	137,915.00	2,891.72	29,871,245.26
601,201.43	408,141	.....	78,558.29	2,913.55	16,771,035.37
309,089.93	165,857	.....	67,925.00	600.00	13,282,836.58
768,718.51	498,014	.....	112,990.00	6,189.77	23,846,878.06
113,600.00	50,521	.....	10,000.00	2.50	2,715,309.10
512,103.80	438,800	.....	37,750.00	651.00	12,673,053.46
1,120,577.36	567,253	.....	97,167.50	6,935.50	22,325,508.59
246,844.05	233,130	.....	39,505.00	.....	7,220,178.47
437,469.50	148,244	.....	29,575.00	.....	9,361,780.85
1,849,428.13	814,025	.....	73,000.00	4,000.00	31,832,476.04
5,421,666.70	3,237,893	.....	419,670.91	14,478.68	123,167,186.83
1,078,138.25	793,256	.....	18,875.00	.....	9,986,891.05
284,032.03	130,978	.....	14,355.00	2,995.43	6,325,987.35
1,173,619.60	553,263	.....	241,590.00	2,572.50	38,264,027.79
1,018,849.20	915,815	.....	208,050.00	1,000.00	31,110,027.26
1,832,149.93	1,140,894	.....	172,238.75	12,710.00	43,238,298.96
19,049,216.36	11,857,339	.....	1,945,595.55	66,790.65	465,746,808.66
5,225,960.06	3,769,538	30,000	711,585.63	31,691.59	161,951,818.89
2,903,005.38	3,763,218	610,000	229,249.00	12,400.00	74,347,384.01
2,931,448.78	1,923,758	.....	222,350.00	28,995.00	74,943,928.90
895,574.25	769,729	.....	29,475.00	.....	17,326,732.13
3,667,433.11	1,753,473	.....	304,706.65	14,057.50	79,803,929.11
2,644,724.25	762,059	.....	29,997.50	.....	30,531,676.48
4,968,002.44	2,192,715	185,000	551,286.15	10,088.16	139,865,128.43
28,612,084.45	24,820,647	330,000	308,097.50	135,995.12	306,922,213.45
2,479,837.43	1,243,340	50,000	203,885.50	21,152.50	63,385,907.42
1,629,080.75	1,163,151	.....	72,500.00	33,200.00	29,670,741.79
2,166,995.82	944,153	55,000	166,646.00	8,502.50	57,951,050.58
2,650,282.00	1,525,055	.....	52,500.00	7,450.00	41,044,714.22
1,456,823.75	494,933	.....	124,622.50	2,400.00	37,548,123.93
2,001,400.75	380,153	.....	34,800.00	33,729.66	26,803,399.54
1,132,481.15	554,000	.....	45,000.00	6,415.00	24,171,406.44
3,361,705.75	1,734,725	50,000	398,924.74	13,728.75	100,837,774.31
389,736.20	449,634	.....	24,027.50	1,502.50	11,031,607.80
669,612.45	424,144	.....	95,327.50	3,762.50	22,006,529.00
10,126,982.97	4,891,510	.....	505,902.50	8,800.00	129,696,941.33
3,408,899.99	613,950	300,000	87,280.00	13,000.25	73,777,066.28
500,495.60	229,026	.....	8,250.00	5,800.00	8,101,116.01
83,822,567.33	54,402,911	1,610,000	4,206,413.67	392,671.03	1,511,719,190.05

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
North Dakota	$608,929.98	$4,914.87	$59,901.24	$6,502.30	$37,257	$3,856.03
South Dakota	1,585,641.18	3,181.72	55,046.83	20,311.26	70,793	4,510.09
Nebraska	7,657,626.71	11,123.89	382,124.28	4,457.10	147,779	10,388.20
Lincoln	575,568.94	1,879.84	14,433.68	52,734.95	14,793	1,980.83
Omaha	3,522,123.50	3,069.61	155,533.13	651,558.46	245,744	7,771.76
Kansas	11,454,020.24	11,753.65	172,400.17	188,809.03	406,377	22,095.95
Kansas City	1,176,119.88	390.94	107,788.77	239,497.38	7,870	327.51
Montana	1,953,588.24	4,294.92	40,307.28	12,887.26	160,746	4,640.84
Wyoming	787,329.29	2,210.03	21,459.33	253.53	13,960	2,104.44
Colorado	7,511,670.50	22,306.61	124,263.02	162,663.70	289,716	8,452.69
Denver	7,977,014.52	3,479.40	61,191.49	709,363.66	543,280	911.93
New Mexico	1,046,397.36	5,028.45	31,267.44	22,779.48	68,087	1,994.11
Oklahoma	2,727,745.79	3,706.27	101,263.37	7,403.47	121,414	5,652.51
Indian Territory	1,025,951.86	3,277.37	57,302.38	.....	56,199	4,317.74
Total	49,609,727.99	80,617.57	1,384,282.41	2,079,221.58	2,184,015	79,004.63
Washington	4,481,259.70	8,079.99	150,634.10	417,746.83	130,341	7,256.86
Oregon	1,612,385.04	4,854.02	35,231.21	.....	31,290	3,292.48
Portland	1,508,732.08	4,269.74	34,811.36	61,155.07	10,135	1,719.26
California	2,817,546.22	7,903.36	305,424.89	15,815.89	115,519	4,978.77
San Francisco	1,965,642.03	830.76	21,285.70	1,114,769.73	67,853	1,700.24
Los Angeles	778,492.61	978.44	41,504.77	135,007.44	49,322	1,463.43
Idaho	1,513,429.12	1,714.88	30,064.39	500.00	39,509	1,394.17
Utah	1,987,907.10	3,464.81	17,721.35	153,614.58	33,372	4,892.27
Nevada	49,381.91	408.01	457.19	.....	375	188.16
Arizona	894,397.14	2,204.69	20,496.11	1,449.04	17,283	917.16
Alaska	6,327.34	110.68	2,968.77	.....	85	6.25
Hawaii	40,099.43	1,640.00	17,452.49	.....	235	22.95
Total	17,655,599.72	36,459.38	678,052.33	1,900,058.58	495,319	27,832.00
United States	454,077,288.44	680,696.18	25,213,997.97	300,689,828.04	25,258,411	1,311,546.36

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 15, 1901—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates for gold deposited.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$277,770.10	$149,762	.....	$35,702.50	$325.00	$9,203,055.47
442,097.15	253,033	.....	29,362.50	522.50	10,896,066.32
1,034,298.10	578,327	$10,000	120,928.50	4,620.93	36,734,077.12
111,270.15	121,089	.....	13,000.00	.....	5,282,909.26
1,490,785.25	1,405,047	.....	82,500.00	11,448.85	31,733,414.38
1,707,618.71	851,290	40,000	205,085.00	11,810.70	50,396,716.72
125,205.45	507,918	.....	35,000.00	.....	7,956,479.80
1,004,881.95	386,036	.....	45,245.55	1,459.50	19,115,938.22
284,018.35	50,913	.....	22,350.00	1,006.02	6,277,429.10
2,194,728.97	701,345	.....	91,257.50	12,814.62	33,643,186.65
3,708,855.94	1,465,000	.....	85,000.00	784.74	41,541,749.37
212,568.25	141,543	.....	24,065.00	.....	6,245,513.98
332,155.64	246,791	.....	33,755.00	1,400.00	10,994,389.51
262,962.68	150,765	.....	38,247.50	2,245.70	8,423,586.65
13,189,216.09	7,008,859	50,000	861,499.05	48,438.56	278,444,512.55
2,524,831.55	201,796	.....	59,515.00	2,245.00	31,280,168.42
757,873.15	81,304	.....	25,777.50	2,700.00	9,275,556.38
1,004,366.35	48,069	.....	31,250.00	400.00	11,405,312.73
1,667,630.47	79,232	.....	73,200.00	1,400.00	23,225,458.55
4,821,032.25	9,784	.....	160,750.00	1,000.00	39,103,741.57
1,150,201.00	59,535	.....	57,650.00	.....	10,434,255.56
272,620.60	74,830	.....	10,955.00	20.74	5,641,649.03
1,064,191.40	71,982	.....	63,750.00	5.00	11,503,975.36
16,953.15	1,341	.....	1,025.00	.....	630,864.28
320,002.45	60,163	.....	10,682.50	.....	3,759,007.23
37,207.60	2,180	.....	625.00	.....	226,440.76
217,887.90	37,835	.....	2,500.00	.....	1,439,305.53
13,854,797.87	728,051	.....	497,680.00	7,770.74	147,925,735.40
371,085,543.02	164,929,624	4,785,000	15,933,782.54	2,630,940.52	5,675,910,042.63

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine	$10,521,000.00	$2,800,357.00
New Hampshire	5,550,000.00	1,470,220.53
Vermont	6,435,000.00	1,448,905.00
Massachusetts	40,252,500.00	15,021,797.33
Boston	37,020,000.00	14,311,600.00
Rhode Island	14,455,250.00	3,428,729.33
Connecticut	20,357,070.00	8,006,407.12
Total	134,590,820.00	46,488,016.31
New York	31,604,290.00	11,018,189.52
New York City	62,550,000.00	47,565,000.00
Albany	1,550,000.00	1,390,000.00
Brooklyn	1,352,000.00	1,900,000.00
New Jersey	15,358,900.00	8,849,271.57
Pennsylvania	45,018,119.00	26,598,866.02
Philadelphia	19,905,000.00	18,565,000.00
Pittsburg	14,150,000.00	12,000,000.00
Delaware	2,158,985.00	1,006,150.00
Maryland	4,188,700.00	1,999,996.68
Baltimore	11,458,260.00	4,426,900.00
District of Columbia	252,000.00	150,000.00
Washington City	2,775,000.00	1,603,456.10
Total	212,321,254.00	137,072,829.89
Virginia	5,334,430.00	1,913,197.60
West Virginia	4,083,040.00	1,209,477.31
North Carolina	3,092,650.00	947,103 45
South Carolina	2,098,000.00	713,318.84
Georgia	3,666,000.00	1,346,405.99
Savannah	750,000.00	225,000.00
Florida	1,355,000.00	658,600.00
Alabama	3,590,000.00	689,860.00
Mississippi	1,130,000.00	486,700.00
Louisiana	1,147,500.00	448,200.00
New Orleans	2,600,000.00	3,095,000.00
Texas	20,539,250.00	5,746,599.17
Houston	1,350,000.00	675,000.00
Arkansas	1,107,500.00	322,500.00
Kentucky	8,215,710.00	2,186,991.73
Louisville	4,645,000.00	1,812,500.00
Tennessee	7,265,440.00	1,795,872.50
Total	71,969,520.00	24,272,331.59
Ohio	27,387,600.00	8,522,036.75
Cincinnati	7,700,000.00	2,775,000.00
Cleveland	12,983,700.00	3,571,850.00
Columbus	2,300,000.00	605,000.00
Indiana	12,714,500.00	3,781,990.28
Indianapolis	2,616,000.00	1,405,000.00
Illinois	19,392,000.00	6,952,271.06
Chicago	18,750,000.00	8,755,000.00
Michigan	8,285,000.00	2,503,135.52
Detroit	3,300,000.00	622,600.00
Wisconsin	7,215,000.00	1,803,479.19
Milwaukee	3,250,000.00	925,000.00
Minnesota	5,125,000.00	1,137,553.79
St. Paul	3,700,000.00	733,000.00
Minneapolis	3,250,000.00	695,000.00
Iowa	14,096,100.00	3,149,985.24
Des Moines	800,000.00	250,000.00
Missouri	3,735,000.00	842,550.00
St. Louis	13,400,000.00	4,300,000.00
Kansas City	2,650,000.00	775,000.00
St. Joseph	350,000.00	114,350.00
Total	172,999,900.00	54,219,201.83

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 15, 1901—Continued.

LIABILITIES.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
$2,179,721.39	$5,597,430.00	.....	$676,881.54	$283,810.45	$1,161,154.28
859,280.84	4,404,032.50	$6,789.00	694,822.96	6,000.00	912,628.39
1,062,805.34	4,150,009.00	.....	98,843.57	85,814.51	633,752.13
6,906,738.33	20,039,442.00	.....	1,184,886.24	298,097.84	8,083,147.03
7,420,776.90	6,339,817.50	.....	37,632,056.70	9,992,894.14	27,735,825.11
1,691,779.71	4,920,095.00	.....	918,438.70	63,926.25	2,049,124.16
3,314,436.09	10,533,149.50	.....	1,384,383.62	298,056.28	3,027,214.84
23,435,538.60	55,983,975.50	6,789.00	42,590,313.33	11,028,599.47	43,602,845.94
8,493,799.41	19,373,965.00	18,764.00	2,638,359.73	1,054,322.19	4,224,074.97
32,630,770.98	30,930,315.00	16,542.00	249,261,718.16	70,409,056.41	122,408,780.88
377,144.17	619,095.00	.....	8,492,568.55	1,112,245.44	1,585,904.80
461,817.41	640,350.00	1,846.00	237,736.16	478,999.49	3,489,774.40
6,646,315.62	8,481,099.50	5,402.00	3,082,659.74	660,108.61	2,503,058.32
7,930,618.79	25,844,413.00	1,498.00	3,504,279.69	612,806.31	547,881.80
2,944,756.04	10,253,857.50	.....	51,806,168.16	10,836,148.46	25,782,742.74
4,577,421.54	7,485,145.00	.....	18,472,015.52	5,134,367.34	6,403,865.90
409,677.30	866,335.00	540.50	280,657.89	4,275.58	204,010.64
698,207.40	2,565,950.00	.....	456,288.58	34,615.48	17,705.86
1,901,320.10	3,734,350.00	850.00	9,112,785.54	2,674,553.31	3,885,399.15
159,529.63	250,000.00	.....	18,978.33	800.02	.....
510,600.61	1,085,015.00	.....	377,300.62	102,679.77	61,482.19
67,732,960.00	112,129,890.00	45,442.50	347,681,516.67	93,114,978.41	171,674,681.65
2,480,467.06	3,866,355.00	.....	1,405,177.84	1,574,863.95	27,060.99
529,896.77	2,727,427.50	.....	731,825.02	872,544.91	20,721.86
571,603.69	1,700,400.00	.....	550,514.98	471,043.14	27,381.89
633,758.41	1,438,775.00	.....	232,859.89	598,876.66	41,768.34
1,076,191.92	2,342,447.50	.....	772,509.32	622,100.39	87,758.80
111,471.57	196,345.00	.....	236,927.09	85,616.80	55,179.88
229,587.24	752,200.00	.....	202,637.56	388,690.16	11,709.48
969,403.89	1,952,895.00	.....	461,088.20	489,248.33	3,278.61
280,215.77	855,680.00	.....	41,203.86	91,295.78	14,315.46
575,859.03	577,827.50	.....	541,023.42	252,361.89	13,312.46
401,531.60	1,367,945.00	.....	2,998,719.54	2,011,433.76	278,192.65
3,942,346.39	8,527,625.00	.....	7,738,195.04	1,573,132.26	4,000.01
200,639.91	348,300.00	.....	1,840,666.63	415,263.00	23,635.70
191,386.52	320,800.00	.....	82,287.92	287,147.97	482.53
699,298.90	4,977,280.00	.....	644,312.71	442,675.14	19,610.59
306,437.20	4,154,050.00	.....	4,499,910.60	3,282,548.03	267,157.39
1,091,198.09	3,628,712.50	.....	1,554,200.96	2,470,483.77	395,558.57
14,301,293.96	39,735,065.00	.....	24,534,060.58	15,929,325.94	1,291,125.21
3,632,810.54	14,847,197.50	.....	1,773,081.19	1,870,182.74	743,638.88
1,737,254.23	4,336,327.50	.....	12,121,808.84	5,479,666.11	1,181,493.98
931,430.12	4,259,050.00	.....	10,223,439.91	4,784,646.37	6,917,302.32
275,624.25	604,000.00	.....	1,548,912.69	1,473,003.75	579,088.20
1,145,527.80	6,248,090.50	.....	770,234.64	1,773,577.24	467,114.37
414,823.78	594,050.00	.....	5,206,558.86	4,344,098.83	881,393.44
3,380,384.25	11,118,470.00	.....	922,076.86	3,819,403.66	315,376.35
5,294,569.55	6,129,830.00	.....	91,271,530.84	43,638,842.02	3,360,540.30
1,313,163.08	3,809,770.00	.....	332,897.22	954,677.58	1,111,091.64
342,595.72	1,382,220.00	.....	3,144,273.93	3,883,023.78	2,510,086.33
915,555.03	3,242,380.00	.....	317,404.29	1,093,880.77	6,275.00
451,330.62	1,043,250.00	.....	3,812,706.82	3,275,126.79	78,387.14
619,534.74	2,527,025.00	.....	422,599.72	801,588.81	237,780.50
524,526.68	651,720.00	.....	3,320,829.85	2,766,788.34	111,416.72
197,082.50	832,300.00	.....	4,696,186.93	2,536,921.64	563,802.25
1,465,560.99	8,011,552.50	.....	4,071,550.15	7,730,975.03	4,178,891.13
56,984.53	476,267.50	.....	3,073,806.03	2,935,915.95	320,802.58
274,292.03	1,893,237.50	.....	67,468.29	1,218,155.67	.....
3,304,750.34	10,406,250.00	.....	31,486,600.18	17,658,666.71	4,987,976.12
1,275,538.56	1,742,900.00	.....	24,525,112.33	17,157,429.64	393,669.78
109,591.22	165,000.00	.....	1,746,546.50	2,174,789.81	.....
27,662,930.56	84,320,888.00	.....	204,855,626.07	131,371,361.24	28,946,127.03

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota	$1,750,000.00	$240,000.00
South Dakota	1,535,000.00	213,000.00
Nebraska	5,995,000.00	1,244,584.89
Lincoln	400,000.00	59,000.00
Omaha	3,650,000.00	423,500.00
Kansas	7,634,600.00	1,267,432.21
Kansas City	1,000,000.00	250,000.00
Montana	2,430,000.00	500,000.00
Wyoming	860,000.00	140,550.00
Colorado	2,727,000.00	801,336.00
Denver	1,700,000.00	500,000.00
New Mexico	761,800.00	178,250.00
Oklahoma	1,345,000.00	108,646.83
Indian Territory	1,908,375.00	366,059.12
Total	33,696,775.00	6,292,359.05
Washington	3,205,000.00	679,000.00
Oregon	1,293,830.00	314,250.00
Portland	1,100,000.00	187,500.00
California	3,775,000.00	979,150.00
San Francisco	6,180,000.00	2,700,000.00
Los Angeles	1,300,000.00	252,500.00
Idaho	600,000.00	206,000.00
Utah	1,600,000.00	409,987.23
Nevada	82,000.00	5,000.00
Arizona	455,000.00	90,000.00
Alaska	50,000.00	1,050.00
Hawaii	500,000.00	25,000.00
Total	20,140,830.00	5,849,437.23
United States	645,719,099.00	274,194,175.90

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 15, 1901—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
$373,344.36	$719,300.00	.....	$16,972.76	$147,151.81	.....
323,014.33	578,850.00	.....	29,739.12	555,469.50	$906.03
578,559.92	2,417,815.00	.....	1,228,204.75	2,193,509.90	104,252.03
34,710.55	269,000.00	.....	784,944.20	1,218,172.86	31,780.55
246,869.01	1,648,800.00	.....	6,622,823.40	5,310,745.08	330,586.35
965,045.71	4,089,955.00	.....	980,618.95	2,692,325.01	96,072.61
332,611.67	700,000.00	.....	2,367,847.62	1,307,263.66	.....
657,339.36	898,145.00	.....	433,215.83	143,173.74	68,074.02
148,922.45	445,650.00	.....	126,148.51	127,434.45	.....
377,486.02	1,831,650.00	.....	1,493,662.24	709,026.35	563,154.71
531,399.19	1,691,050.00	.....	6,295,336.58	2,190,008.83	908,275.82
108,331.21	476,850.00	.....	187,360.69	89,307.32	25,872.70
163,110.63	673,100.00	.....	378,405.63	442,749.66	91.83
262,502.02	757,750.00	.....	238,227.66	53,515.33	.....
5,103,246.43	17,188,865.00	.....	21,183,507.94	17,180,153.50	2,129,066.65
821,375.90	1,117,700.00	.....	910,625.62	1,152,166.78	4,116.00
333,138.20	440,750.00	.....	112,464.32	35,847.82	529.49
670,406.94	599,780.00	.....	1,192,071.74	724,891.58	33,909.40
742,812.30	1,455,610.00	.....	103,250.52	467,114.60	249,163.36
815,152.56	3,256,740.00	.....	1,415,339.68	4,068,274.12	2,036,531.18
383,252.24	1,072,145.00	.....	184,018.05	256,530.92	138,929.50
174,864.35	193,855.00	.....	34,624.09	71,018.49	.....
260,501.58	1,254,547.50	.....	221,610.12	406,275.74	115,955.63
974.50	20,500.00	.....	.....	1,694.25	.....
95,596.86	184,250.00	.....	19,364.77	119,428.97	.....
2,019.79	4,850.00	.....	.....	.....	.....
9,577.22	49,400.00	.....	.....	1,158.18	.....
4,309,672.44	9,650,127.50	.....	4,193,368.91	7,304,401.45	2,579,134.56
142,545,641.99	319,008,811.00	$52,231.50	645,038,393.50	275,928,820.01	250,222,981.04

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.	Individual deposits.
Maine	$49,589.45	$68,871.18	$22,308,767.39
New Hampshire	36,409.45	36,100.27	13,408,590.47
Vermont	3,424.04	29,999.27	11,363,060.43
Massachusetts	505,844.45	93,612.26	95,480,406.03
Boston	9,626,067.11	15,012.08	136,635,987.69
Rhode Island	449,929.85	61,430.73	18,158,293.02
Connecticut	743,754.46	53,472.47	45,559,372.09
Total	11,415,018.81	358,498.26	342,914,477.12
New York	921,245.28	189,862.90	127,071,995.63
New York City	.....	184,952.28	598,037,272.13
Albany	1,219,469.48	3,177.12	8,973,821.61
Brooklyn	15,115.37	3,635.50	14,258,215.98
New Jersey	1,286,406.56	78,387.84	75,590,346.02
Pennsylvania	321,397.09	326,902.01	206,734,547.64
Philadelphia	13,485,166.22	56,286.84	123,451,545.18
Pittsburg	674.20	106,742.38	84,556,993.30
Delaware	6,481.19	6,780.59	6,969,896.26
Maryland	32,921.23	38,862.24	15,509,251.56
Baltimore	3,047,218.84	135,821.31	32,700,991.06
District of Columbia	.....	6,888.00	1,158,236.90
Washington City	8,729.78	19,926.00	18,131,183.61
Total	20,344,825.24	1,158,225.01	1,313,144,296.88
Virginia	87,274.39	15,310.62	23,657,684.48
West Virginia	18,691.44	26,015.48	18,777,375.81
North Carolina	85,910.47	12,055.00	7,884,505.69
South Carolina	234,627.17	18,287.50	5,415,173.08
Georgia	158,878.48	21,532.50	11,177,291.09
Savannah	.....	1,759.00	790,243.90
Florida	5,899.47	6,507.00	8,607,915.32
Alabama	1,923.11	13,590.07	12,949,079.22
Mississippi	76,157.75	6,078.00	3,866,027.97
Louisiana	888.18	5,579.00	5,588,029.37
New Orleans	7,337.79	34,124.57	18,277,848.44
Texas	52,728.37	83,596.13	72,605,439.90
Houston	.....	25,814.15	5,105,071.66
Arkansas	4,528.74	6,234.00	3,884,611.78
Kentucky	53,354.47	38,891.50	19,054,744.77
Louisville	210,760.23	15,852.00	9,434,991.47
Tennessee	555,077.48	29,564.25	23,402,908.56
Total	1,554,037.54	360,790.77	250,478,942.51
Ohio	137,889.59	82,631.00	99,751,645.00
Cincinnati	168,201.39	4,212.09	33,357,741.51
Cleveland	51,541.24	2,249.00	28,610,339.12
Columbus	345.81	2,384.00	9,633,010.99
Indiana	31,100.28	44,225.55	51,529,150.50
Indianapolis	77,803.67	3,876.50	13,102,011.95
Illinois	21,975.60	84,380.52	91,702,466.27
Chicago	.....	18,460.00	127,769,072.27
Michigan	14,066.10	42,649.89	44,036,084.21
Detroit	149,223.64	5,697.48	13,622,390.33
Wisconsin	6,202.17	14,146.67	42,652,999.11
Milwaukee	175,676.15	2,286.00	26,929,812.11
Minnesota	12,345.89	16,289.25	26,371,215.47
St. Paul	283,151.78	3,334.67	13,727,833.80
Minneapolis	25,780.98	6,772.00	10,827,929.02
Iowa	12,378.40	39,901.68	56,883,804.29
Des Moines	.....	779.75	2,823,000.96
Missouri	718.62	6,371.00	13,823,208.60
St. Louis	.....	15,337.50	40,869,965.14
Kansas City	318,128.07	1,748.75	23,890,577.58
St. Joseph	.....	.....	3,345,910.09
Total	1,486,529.38	397,733.30	775,260,167.72

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 15, 1901—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$285,210.05	$56,409.70	$23,466.87	$309,967.78	$762.09
932,419.59	16,940.82		37,810.00	1,066.83
249,876.34	6,093.98	20,000.00	55,000.00	4,349.73
1,898,848.36	1,032.17	242,698.10	519,000.00	33,605.91
3,696,149.77	90,977.17		1,831,000.00	2,229,700.00
128,268.27	12,371.79	10,000.00	155,000.00	2,072.50
1,201,519.79	1,414.11	9,500.00	85,000.00	49,409.47
8,392,292.17	185,239.74	305,664.97	2,992,777.78	2,320,966.53
1,947,142.36	120,525.10	260,347.62	613,080.42	387,944.65
33,396,422.70	118,110.46		400,000.00	16,191,521.64
186,149.09	23,793.95			
177,205.88	12,483.68			
963,226.04	39,224.86	113,309.00	777,000.00	67,225.63
3,146,360.48	11,991.79	131,314.00	478,113.62	193,704.26
4,044,251.23			20,000.00	62,758.02
1,480,570.22	109,183.47	50,000.00		39,689.03
38,192.79	9,307.21	10,000.00	8,000.00	
272,000.00		45,847.64	150,000.00	773.51
2,163,519.20	57,000.00		245,000.00	911.45
				50,000.00
358,537.29	69,323.90			
48,173,577.28	570,944.42	610,818.26	2,691,194.04	16,994,528.19
2,345,043.34	262,022.46	72,455.00	400,000.00	312,745.00
785,385.44	3,143.72	24,700.00	10,000.00	51,000.00
595,089.35	42,927.85	571,599.58	188,245.28	30,000.00
288,112.82	75,932.80	778,846.07	714,500.00	
922,980.54	15,213.54	1,047,296.55	586,842.81	3,428.63
39,268.62	78,497.24	20,000.00	125,000.00	
203,075.50	55,246.44	148,485.29	30,000.00	7,500.00
247,545.26	3,454.74	666,062.07	207,000.00	81,080.00
		130,003.88	242,500.00	
50,000.00		10,000.00	150,000.00	1,200.00
316,820.77				443,521.92
902,384.08	86,584.00	649,900.61	707,800.16	7,605.71
				2,500.00
78,396.94	17,066.27	13,000.00	10,000.00	44.68
1,498,698.21	116,994.52	146,186.63	12,150.00	157,128.62
1,997,507.08	160,275.16	40,000.00	150,000.00	133,038.10
494,909.89	147,122.82	82,307.41	305,500.00	19,442.16
10,765,217.84	1,064,481.56	4,400,843.09	3,839,538.25	1,250,234.82
1,667,287.23	124,503.61	157,759.78	241,000.00	1,012,555.08
3,550,378.36				1,935,300.00
465,192.49	24,811.53	26,229.53	500,000.00	1,592,147.27
275,168.81	3,193.63			27,000.00
1,225,435.99	341.29			72,640.67
1,621,015.33	265,044.12			
2,042,683.52	42,959.74		40,000.00	30,680.60
1,557,043.41	111,626.69			265,698.37
878,556.37	34,678.63		70,000.00	137.18
651,620.16	57,610.42			
605,221.35	11,649.79		25,000.00	41,857.21
979,295.03	121,843.56			
183,389.25	6,610.75	8,200.00	62,000.00	16,990.76
740,155.20	240,642.50			
322,600.84	17,030.28			200,000.00
1,043,166.35	23,071.75		86,657.50	44,179.30
282,623.09	11,424.91			2.50
122,000.00			20,000.00	3,527.89
2,809,913.40				457,481.94
911,998.75	34,962.82		100,000.00	
94,928.39				
22,029,673.32	1,132,006.02	192,189.31	1,144,657.50	5,700,198.77

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.	Individual deposits.
North Dakota	$1,570.51	$6,012.00	$5,449,213.81
South Dakota	2,263.12	3,636.67	7,393,251.39
Nebraska	666,669.28	18,000.00	22,256,706.27
Lincoln		102.60	2,448,399.10
Omaha	33.48	16,182.50	12,609,819.66
Kansas	7,932.44	14,889.75	32,019,640.29
Kansas City		1,500.00	1,997,256.85
Montana	2,309.65	24,598.00	13,266,557.46
Wyoming	2,166.06	9,000.00	4,315,341.07
Colorado	5,065.64	2,938.25	24,817,762.81
Denver		2,900.00	26,847,969.54
New Mexico	598.89		4,178,113.24
Oklahoma	20,223.28	11,130.00	7,616,518.42
Indian Territory	3,781.45	31,462.00	4,601,917.12
Total	712,613.80	142,351.17	169,818,458.03
Washington	4,603.89	20,894.30	22,415,497.48
Oregon	9,464.85	4,120.00	6,701,479.96
Portland			6,406,263.18
California	39,832.72	20,921.20	15,332,596.80
San Francisco	51,813.42	75,612.50	17,897,580.78
Los Angeles		3,222.50	6,701,205.29
Idaho		913.00	4,269,953.58
Utah	454.47	4,685.33	6,468,962.95
Nevada	3,419.64		406,275.89
Arizona	3,583.74	7,387.00	2,784,395.89
Alaska			105,125.60
Hawaii		352.50	731,749.11
Total	113,172.73	138,108.33	90,221,086.51
United States	35,626,197.50	2,555,706.84	2,941,837,428.77

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JULY 15, 1901—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$89,210.98	$5,789.02	$162,690.22	$241,800.00	
197,585.58	27,764.57	25,586.01	10,000.00	
		16,771.25		
45,500.00				$14,003.83
611,814.63	262,249.27			
484,677.02	84,915.62			
		25,336.94	18,275.17	15,000.00
174,264.98	98,972.30	25,000.00		
43,503.72	3,712.84		392,500.00	1,787.88
291,414.51	1,403.47		55,000.00	
234,117.94	640,691.47	10,000.00	10,000.00	1,336.65
160,566.16	24,372.97			
215,201.47	9,798.53	34,090.80	20,000.00	
		1,996.27	7,000.00	
		30,132.00	169,864.95	1,416.96
2,547,856.99	1,159,670.06	331,603.49	924,440.12	33,545.32
316,350.58	625,937.87			
			5,000.00	1,900.00
133,136.67	357,353.22	17,549.55	9,000.00	3,132.19
584,664.21			60,000.00	7.05
73,827.70	68,624.36			22,033.12
53,982.07	21,430.75			
611,843.73	20,441.27		15,000.00	7.70
		41,000.00	70,000.00	128,709.81
36,726.97	26,668.40			
105,928.29	14,391.63			
				1,748.60
1,916,460.22	1,134,847.50	58,549.55	159,000.00	157,538.47
93,825,077.82	5,247,189.30	5,899,668.67	11,751,607.69	26,457,012.10

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED

RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine	84	$26,114,173.10	$54,288.53	$5,704,350	$371,000	$33,050
New Hampshire	56	13,497,677.90	53,448.21	4,456,700	1,007,500	58,500
Vermont	47	12,818,334.61	45,370.91	4,212,500	290,000	65,400
Massachusetts	208	117,149,975.74	93,351.95	19,994,000	2,052,900	37,500
Boston	39	170,415,384.31	66,958.57	6,427,500	4,131,000	.....
Rhode Island	38	27,134,156.49	22,143.26	4,682,000	160,000	30,000
Connecticut	83	51,240,867.14	122,039.43	10,720,100	1,296,800	22,060
Total	555	418,370,569.29	457,600.86	56,197,150	9,309,200	246,510
New York	288	113,378,176.08	493,755.10	19,676,200	2,299,000	354,570
New York City	42	610,936,453.60	199,747.17	32,225,000	35,307,600	241,620
Albany	6	12,275,248.49	4,387.43	639,000	222,100	.....
Brooklyn	5	11,884,458.01	7,887.33	642,000	200,000	.....
New Jersey	124	69,965,371.99	48,494.28	8,738,250	1,062,000	77,700
Pennsylvania	445	165,088,302.29	709,563.21	26,155,150	3,429,300	917,290
Philadelphia	35	140,270,118.05	14 489.68	10,389,500	4,504,000	9,700
Pittsburg	31	86,255,456.91	67,474.08	7,550,000	2,454.000	2,500
Delaware	21	6,717,310.90	4,614.40	890,500	50,000	12,400
Maryland	58	14,900,454.93	47,469.72	2,667,250	312,500	3,460
Baltimore	19	40,784,034.35	13,361.51	3,324,000	2,316,000	70,780
District of Columbia	1	1,058,232.73	826.10	250,000	.....	1,200
Washington City	11	12,631,261.33	24,221.76	1,219,000	451,000	149,590
Total	1,086	1,286,144,879.66	1,636,291.77	114,365,850	52,607,500	1,840,810
Virginia	47	24,746,874.87	97,524.35	4,003,500	2,765,500	83,120
West Virginia	46	15,352,890.22	90,765.33	2,857,500	795,000	35,000
North Carolina	36	10,587,986.45	227,014.48	1,727,600	663,800	.....
South Carolina	17	8,556,251.22	198,840.18	1,500,500	381,700	100
Georgia	30	15,041,378.53	580,864.64	2,347,500	994,000	40,000
Savannah	2	1,800,096.46	3,491.16	200,000	127,000	.....
Florida	17	5,653,521.40	82,336.57	755,000	272,000	1,000
Alabama	35	11,914,911.24	516,400.74	2,007,350	300,000	4,500
Mississippi	14	3,991,901.41	636,498.09	867,500	.....	1,020
Louisiana	18	5,669,258.85	1,618,013.00	640,250	.....	53,800
New Orleans	8	18,090,061.41	796,975.40	1,760,000	450,000	2,000
Texas	278	66,947,155.13	11,714,231.36	8,772,730	1,092,000	60,660
Houston	6	4,013,626.95	808,360.81	430,000	.....	.....
Arkansas	10	3,768,935.47	406,622.51	341,250	100,000	21,930
Kentucky	76	21,100,231.81	494,291.31	5,073,500	1,678,700	214,210
Louisville	8	14,328,623.06	42,801.24	4,161,000	2,296,800	.....
Tennessee	55	26,029,365.71	700,971.87	3,652,250	682,000	406,960
Total	703	257,593,070.19	19,016,003.04	41,097,430	12,598,500	924,300
Ohio	259	95,454,354.31	764,017.16	15,026,650	1,895,150	952,750
Cincinnati	13	34,138,218.51	14,923.72	4,605,000	3,777,500	212,910
Cleveland	18	47,602,080.15	79,583.74	4,710,000	500,000	.....
Columbus	6	9,311,430.89	12,825.93	604,000	325,000	75,620
Indiana	129	40,242,341.42	459,354.79	6,543,250	1,312,800	592,050
Indianapolis	6	13,145,622.32	1,151.90	750,000	2,366,000	456,210
Illinois	243	83,164,112.93	1,380,669.60	11,440,300	2,078,000	650,600
Chicago	12	167,219,548.90	87,103.37	6,240,000	1,860,000	51,730
Michigan	79	38,719,979.58	242,343.93	4,212,360	1,011,000	80,890
Detroit	6	16,611,317.85	6,186.43	1,450,000	750,000	12,500
Wisconsin	89	35,509,464.21	336,897.27	3,401,120	652,700	199,120
Milwaukee	5	23,398,109.34	372,817.08	1,050,000	1,160,000	11,550
Minnesota	86	24,331,623.04	185,658.67	2,636,100	200,000	60,240
St. Paul	5	12,884,441.86	3,443.03	696,000	1,258,000	620
Minneapolis	4	15,539,542.03	8,426.76	900,000	350,000	3,060
Iowa	217	57,732,732.57	1,077,701.44	8,153,250	1,181,100	227,720
Des Moines	4	6,702,482.34	19,795.87	480,600	310,000	1,000
Missouri	56	11,168,362.02	198,933.27	2,135,800	150,000	87,260
St. Louis	7	74,883,511.59	103,326.73	12,400,000	2,932,000	15,140
Kansas City	6	34,364,176.03	440,393.15	1,845,600	1,012,000	73,000
St. Joseph	2	4,076,992.22	19,791.39	165,000	100,000	25,780
Total	1,252	846,200,444.11	5,815,345.23	89,445,030	25,181,250	3,789,750

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$91,191.89	$5,821,449.03	$639,630.29	$121,797.70	$652,276.23	$180,498.20
57,451.86	3,700,579.34	301,201.84	140,696.04	352,834.94	35,722.03
34,326.82	3,967,208.56	277,539.22	149,681.96	178,279.68	85,203.11
184,186.08	17,808,559.23	3,549,656.40	433,957.95	698,611.99	181,907.88
153,271.56	13,008,288.43	2,110,235.68	121,267.31	14,268,774.30	1,696,209.31
39,303.75	4,430,918.24	799,253.94	23,437.45	574,188.41	406,525.49
106,856.67	11,469,601.81	2,117,675.75	224,154.14	2,000,422.92	396,305.95
666,678.63	60,206,604.64	9,795,193.12	1,214,992.55	18,725,388.47	2,982,371.97
263,951.61	30,391,224.21	3,232,860.30	2,409,551.81	3,711,204.00	2,249,020.48
2,822,964.76	87,371,950.40	16,675,359.23	1,145,825.45	47,787,888.05	5,006,078.68
10,000.00	1,839,199.67	259,707.43	76,449.37	3,595,050.33	1,196,810.93
9,000.00	2,811,028.79	484,400.00	50,000.00	86,379.55	109,046.89
113,129.13	17,009,446.91	3,946,144.29	723,565.49	3,058,834.67	560,592.52
630,927.28	56,755,588.56	7,107,014.71	2,313,635.23	6,851,445.17	2,855,689.12
396,654.16	26,417,325.31	3,816,487.17	639,030.98	18,658,858.88	3,375,223.45
305,599.88	15,825,494.11	4,816,003.93	635,798.84	4,746,940.06	910,019.43
6,386.72	1,800,427.30	351,113.54	75,898.32	298,756.19	119,138.25
49,299.13	3,953,390.31	607,527.16	91,914.70	542,894.19	180,995.32
121,228.42	4,154,976.39	2,557,056.65	61,484.12	4,617,983.25	672,174.47
.....	248,388.16	23,000.00	3,135.60	16,126.71	.....
67,195.50	1,340,223.92	1,284,538.78	101,547.97	1,813,792.39	327,519.09
4,796,336.59	249,918,664.04	45,155,213.19	8,318,837.88	95,786,153.44	17,562,308.63
171,860.32	2,616,292.55	781,242.70	217,118.30	1,690,706.03	542,391.07
94,734.11	1,749,519.12	874,966.80	127,589.81	1,931,804.25	832,576.27
45,261.91	253,930.15	319,257.18	71,571.92	706,292.23	424,853.99
7,275.50	876,161.79	155,423.96	33,488.85	264,194.13	329,691.27
84,806.03	896,114.70	302,867.74	218,834.84	1,169,202.67	703,445.63
1,500.00	27,454.50	55,131.50	.....	63,006.39	13,841.50
30,534.69	641,488.62	246,159.01	123,206.64	617,648.32	226,589.66
88,253.24	1,788,171.91	459,245.84	164,654.13	1,044,528.35	496,173.94
12,093.30	583,489.36	104,583.47	62,195.33	298,974.81	70,410.51
23,879.60	213,543.57	119,810.09	10,961.18	265,494.22	118,480.42
53,138.10	2,675,011.67	636,406.23	85,170.38	877,238.27	764,830.30
259,744.88	1,373,380.71	2,358,010.74	704,209.78	7,997,199.14	1,918,739.03
21,833.46	19,581.42	196,658.64	122,887.62	1,428,230.36	137,241.57
10,329.14	101,624.78	74,505.80	138,610.04	408,175.56	106,754.23
146,773.37	1,672,893.83	713,745.62	209,144.50	770,974.61	356,784.14
147,686.62	2,160,057.63	228,266.66	119,392.81	1,694,702.16	638,071.21
172,113.75	1,608,711.53	870,088.85	492,726.84	1,792,030.17	471,134.50
1,371,818.02	19,242,427.84	8,496,370.83	2,901,762.97	23,020,401.67	8,152,009.24
299,695.17	11,587,313.80	2,380,572.05	914,941.95	3,853,531.95	1,387,712.88
64,392.16	10,401,828.52	485,141.96	161,924.08	4,328,623.59	863,979.23
106,852.90	3,656,458.53	498,207.43	108,219.26	3,789,533.68	1,819,159.47
26,306.65	2,019,190.07	224,695.17	86,339.52	1,014,021.96	159,721.21
162,514.95	6,420,778.34	1,335,150.79	565,402.86	3,314,110.17	754,189.84
49,949.25	2,272,027.79	264,294.88	74,527.13	3,957,375.40	1,158,882.18
290,455.14	9,389,745.28	2,382,893.90	893,749.74	2,367,913.86	844,087.59
150,904.83	12,672,663.41	478,348.35	224,110.30	39,954,639.48	9,664,672.82
90,606.34	4,487,498.70	1,079,868.26	479,649.17	941,503.35	925,642.09
135,312.50	2,117,715.97	22,788.50	262,939.33	1,561,004.54	574,373.18
61,927.87	4,718,657.13	957,321.85	214,246.25	781,272.17	276,578.49
35,000.00	2,410,186.17	98,855.23	112,624.85	1,805,516.15	1,096,048.02
43,291.59	1,351,981.97	1,064,708.76	292,761.31	952,986.96	633,137.32
46.95	3,239,731.92	585,218.78	191,299.19	1,071,622.32	250,374.34
.....	949,463.76	2,000.00	140,000.00	1,718,228.20	792,002.63
171,632.62	3,658,466.50	1,996,901.35	553,789.77	5,131,152.61	1,520,639.29
17,500.00	285,727.17	110,241.29	53,869.11	734,727.09	108,476.94
67,759.21	787,858.69	484,285.66	199,635.79	613,296.65	280,522.14
411,132.23	3,947,693.08	200,000.00	157,846.59	13,318,884.51	3,649,686.21
32,925.00	6,393,277.96	383,361.71	127,508.27	3,202,494.38	3,820,473.25
.....	226,775.30	72,000.00	.....	906,327.09	97,168.03
2,218,205.36	92,995,040.06	15,106,855.92	5,815,411.47	95,318,766.11	30,677,527.15

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota	35	$6,495,927.70	$56,135.52	$735,000	$100,000	$100
South Dakota	34	5,972,358.83	90,295.49	628,250	240,000	.....
Nebraska	105	20,414,269.72	564,041.17	2,439,370	.....	59,390
Lincoln	3	2,859,036.65	34,216.90	260,000	60,000	3,800
Omaha	8	16,535,984.65	198,876.78	1,650,000	900,000	10,500
Kansas	118	24,530,680.59	391,355.34	4,320,150	600,000	111,120
Kansas City	1	4,471,872.65	25,632.13	700,000	.....	.....
Montana	22	10,670,942.11	410,388.91	1,014,750	300,250	4,500
Wyoming	14	3,810,296.11	135,710.38	453,250	50,000	.....
Colorado	37	13,890,157.32	289,665.45	1,834,750	350,000	7,800
Denver	4	15,936,561.25	132,984.76	1,700,000	1,050,000	.....
New Mexico	10	2,896,543.78	93,963.03	483,800	200,000	500
Oklahoma	46	4,782,888.77	478,142.92	778,050	230,000	200
Indian Territory	53	5,369,310.58	618,523.50	846,500	.....	.....
Total	490	138,636,930.71	3,519,932.28	17,843,870	4,080,250	197,910
Washington	30	15,077,924.73	450,815.67	1,213,800	1,076,400	351,960
Oregon	25	4,563,296.58	238,986.41	523,550	.....	311,400
Portland	4	3,559,357.27	185,887.58	625,000	500,000	101,800
California	34	12,793,726.91	705,905.41	1,554,000	.....	95,660
San Francisco	5	20,393,436.11	137,538.63	3,500,000	674,000	1,000
Los Angeles	5	6,173,767.20	98,438.51	1,210,000	150,000	9,060
Idaho	12	2,043,703.10	222,401.70	225,400	80,000	22,460
Utah	10	4,003,413.08	405,233.75	1,275,000	675,000	.....
Nevada	1	400,893.79	98,525.23	20,500	.....	.....
Arizona	7	1,681,100.80	81,884.47	213,750	.....	3,940
Alaska	1	47,193.60	781.08	12,500	75,000	.....
Hawaii	1	932,211.27	14,590.26	50,000	100,000	.....
Total	135	71,670,024.44	2,640,988.70	10,423,500	3,330,400	897,280
United States	4,221	3,018,615,918.40	33,086,161.88	329,372,830	107,107,100	7,896,560

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
$11,929.78	$293,845.88	$399,727.71	$251,254.32	$114,941.17	$166,011.19
22,200.99	721,593.38	361,215.43	132,484.27	801,051.34	131,649.21
60,363.30	549,719.78	930,970.74	603,346.21	1,517,232.13	402,126.65
11,336.28	241,386.70	77,323.00	16,742.22	906,390.56	152,512.37
75,441.75	1,379,832.96	813,692.70	348,177.51	2,406,170.97	959,156.41
120,103.16	1,052,910.47	1,000,967.51	457,665.23	2,185,251.27	637,230.83
30,892.08	17,259.12	.....	.....	302,402.27	96,473.81
33,636.13	982,974.05	329,046.46	110,217.47	790,887.09	379,804.45
7,811.97	209,426.20	108,090.81	121,481.64	171,542.45	65,227.81
28,339.82	3,289,819.02	405,171.50	238,861.46	2,804,697.50	247,622.39
55,500.00	5,768,003.21	68,550.00	320,111.03	2,268,281.40	639,613.91
27,219.07	252,212.52	120,281.38	63,800.85	457,147.00	105,123.21
93,789.91	213,419.49	273,321.85	7,897.73	1,659,700.54	178,790.06
32,270.60	123,367.58	231,038.20	9,741.70	513,282.60	40,823.20
610,834.84	15,095,770.36	5,119,397.29	2,681,781.64	16,898,978.29	4,202,165.50
84,713.38	2,260,702.12	309,732.01	969,058.61	1,793,463.19	1,699,880.14
39,703.25	591,515.29	237,285.86	114,428.99	225,371.81	370,299.86
906.25	2,806,188.78	215,056.00	106,337.75	551,274.13	206,497.77
26,728.75	1,784,135.97	679,401.26	593,414.43	492,156.60	1,361,287.37
130,460.68	1,668,700.03	338,348.50	17,364.90	2,299,109.17	3,255,160.98
6,749.33	505,945.97	215,934.09	100,159.40	654,656.48	400,375.82
13,880.58	515,833.08	127,344.64	118,836.37	374,474.55	217,107.10
37,125.00	797,573.29	255,932.30	108,266.40	250,032.30	697,310.60
.....	22,000.00	6,336.78	9,250.00	.....	6,680.14
3,987.50	195,410.50	81,031.23	28,816.17	117,212.05	61,145.22
2,850.00	8,026.34	2,480.00	.....	5,776.17	9,827.74
5,000.00	.....	.....	.....	.....	19,831.23
352,104.72	11,156,031.37	2,468,882.67	2,165,933.02	6,763,526.45	8,304,803.97
10,015,978.16	448,614,538.31	86,141,913.02	23,098,722.53	256,513,214.43	71,881,186.46

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
Maine	$4,706,392.60	$3,913.32	$329,646.32	$160,382.16	$343,666	$10,421.83
New Hampshire	2,683,175.31	5,645.63	252,895.24	.....	311,287	9,551.21
Vermont	2,577,645.47	3,458.99	107,131.16	.....	209,635	6,948.70
Massachusetts	15,929,851.75	30,912.86	953,030.29	424,103.79	1,187,987	63,741.30
Boston	36,174,403.93	4,507.43	1,575,560.48	14,855,384.09	966,586	23,420.78
Rhode Island	3,672,982.28	3,246.17	88,771.92	403,067.25	388,076	14,792.94
Connecticut	7,417,065.46	18,833.01	486,001.56	334,437.08	509,205	32,114.23
Total	73,161,516.80	70,517.41	3,793,036.97	16,177,374.37	3,916,442	160,990.99
New York	20,820,844.50	46,349.92	949,698.26	372,088.85	965,780	69,537.00
New York City	.....	19,077.62	5,371,618.30	163,185,299.14	724,604	71,957.38
Albany	3,184,814.40	1,474.90	200,800.61	175,216.65	46,396	6,214.33
Brooklyn	1,806,027.64	1,339.86	262,517.07	1,414,830.63	120,529	10,657.88
New Jersey	14,255,983.47	16,003.28	1,404,427.06	718,764.63	424,996	65,877.95
Pennsylvania	32,522,650.38	56,255.51	1,813,652.05	187,814.79	1,527,740	135,524.06
Philadelphia	34,953,860.49	12,904.87	2,477,197.57	15,178,574.24	329,355	50,992.53
Pittsburg	11,030,689.65	5,036.70	637,419.38	5,974,084.98	405,691	21,520.92
Delaware	1,519,993.52	911.64	80,093.24	71,594.01	55,887	6,584.09
Maryland	2,171,112.43	1,940.96	164,850.48	1,162.33	59,992	13,488.88
Baltimore	5,359,673.69	720.82	194,151.23	2,567,609.57	208,045	17,982.97
District of Columbia	118,443.92	211.65	36,356.43	.....	3,675	363.16
Washington City	2,658,211.03	5,414.66	312,049.07	238,584.42	8,270	7,387.56
Total	130,402,305.12	167,642.39	13,904,830.75	190,085,624.24	4,880,960	478,088.71
Virginia	3,887,400.26	3,243.36	214,696.77	559,411.21	149,469	16,519.83
West Virginia	3,690,963.37	6,360.51	202,109.90	37,065.82	91,113	13,867.42
North Carolina	814,998.25	4,729.19	139,042.78	.....	94,761	12,435.70
South Carolina	580,193.83	727.03	99,132.25	.....	66,441	8,165.38
Georgia	1,191,897.50	6,020.59	107,921.15	425,914.04	230,620	15,455.23
Savannah	170,440.28	213.08	.....	30,565.65	6,000	934.42
Florida	2,103,508.86	2,665.34	76,139.84	18,163.42	127,510	5,975.79
Alabama	1,425,945.38	3,124.83	109,740.96	87,728.54	214,704	10,291.23
Mississippi	372,133.56	1,215.47	42,355.06	.....	8,568	5,725.29
Louisiana	424,920.72	1,175.19	94,180.61	.....	23,050	3,290.86
New Orleans	1,981,053.69	152.68	19,977.85	1,960,710.67	168,642	8,143.10
Texas	9,097,008.65	28,255.56	686,574.35	522,374.58	1,061,887	59,589.58
Houston	909,269.03	557.66	1,595.87	51,914.43	147,625	3,136.02
Arkansas	407,645.85	1,668.15	25,004.23	161,772.32	42,513	7,271.09
Kentucky	3,424,415.77	3,980.85	136,860.22	8,672.38	209,900	12,826.38
Louisville	2,596,343.31	522.09	45,045.62	236,098.46	103,714	3,963.07
Tennessee	2,873,923.25	2,695.36	268,754.08	484,391.46	261,516	15,253.68
Total	35,952,061.56	67,306.94	2,269,131.54	4,584,782.98	3,008,033	202,844.07
Ohio	17,455,645.78	31,197.51	709,385.51	193,437.35	1,285,424	57,271.21
Cincinnati	6,195,755.43	426.66	171,596.62	205,856.29	164,736	5,948.80
Cleveland	4,069,512.58	5,629.04	281,905.55	885,411.50	159,574	9,608.84
Columbus	1,060,436.92	1,015.18	55,737.38	153,880.74	138,552	1,956.34
Indiana	12,680,190.03	9,103.89	322,478.87	15,768.90	1,102,994	40,626.99
Indianapolis	3,181,593.41	1,344.52	53,354.85	478,435.69	879,956	3,358.17
Illinois	21,566,116.44	31,277.33	661,606.00	353,032.43	961,110	58,810.50
Chicago	.....	23,764.52	299,259.19	11,202,031.81	1,406,090	19,832.12
Michigan	8,551,759.66	9,318.92	244,382.14	144,387.57	399,399	24,666.04
Detroit	2,641,731.79	3,451.83	18,533.03	845,255.47	186,994	8,430.72
Wisconsin	8,456,283.35	10,791.87	238,623.27	11,357.00	228,076	26,885.52
Milwaukee	4,623,679.82	7,244.63	7,395.86	600,130.97	48,589	8,385.53
Minnesota	6,275,272.73	11,351.31	156,785.25	45,653.74	172,078	15,731.13
St. Paul	4,003,975.83	568.06	164,157.15	500,893.02	124,698	3,586.37
Minneapolis	3,115,800.53	3,596.48	45,546.03	881,438.34	113,380	3,320.54
Iowa	15,683,613.14	21,577.08	567,294.29	202,635.26	627,852	37,927.37
Des Moines	1,534,247.00	602.34	33,096.72	73,952.72	83,301	2,792.66
Missouri	5,625,749.50	5,651.29	105,663.74	14,577.71	142,754	13,099.31
St. Louis	.....	2,958.08	172,738.73	3,173,192.27	256,208	3,999.64
Kansas City	16,363,359.24	6,073.55	40,795.78	1,514,761.16	215,400	7,786.57
St. Joseph	2,233,679.63	23.60	33,502.72	191,028.35	40,085	1,429.83
Total	145,318,402.81	186,997.69	4,383,838.68	21,687,118.29	8,737,250	355,454.20

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates for gold deposited.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$1,560,553.85	$443,977	.....	$285,217.25	$5,805.00	$47,633,680.30
810,962.95	313,786	.....	220,925.00	5,932.50	28,276,473.00
716,375.52	253,412	.....	198,712.50	1,802.50	26,198,966.71
5,374,943.31	2,731,099	.....	963,602.00	33,842.50	189,877,721.02
17,736,740.77	6,589,820	.....	320,515.00	131,950.00	290,777,777.95
971,934.76	447,357	.....	230,912.50	41,627.50	44,564,785.35
3,110,651.39	988,534	.....	511,127.00	39,910.00	93,164,762.54
30,282,162.55	11,767,985	.....	2,731,011.25	260,870.00	720,494,166.87
6,186,086.97	3,240,171	$405,000	964,617.00	58,456.80	212,529,143.89
162,354,377.57	49,002,573	4,255,000	1,581,750.00	730,238.41	1,227,016,982.76
972,475.40	831,694	50,000	31,950.00	1,000.00	25,619,989.94
1,342,978.32	816,642	.....	32,100.00	.....	22,091,822.97
3,580,422.50	2,208,946	.....	434,512.50	21,713.00	128,435,175.67
11,446,763.47	5,302,277	90,000	1,283,186.20	37,564.69	327,217,333.72
16,530,950.01	2,819,897	2,160,000	519,475.00	141,160.50	283,665,754.89
9,178,206.30	3,628,586	.....	377,500.00	25,086.00	154,847,108.17
385,800.48	182,027	.....	42,795.00	2,130.00	12,674,361.60
826,504.62	476,271	.....	118,535.87	7,313.00	27,198,327.03
2,922,021.35	2,217,016	50,000	165,745.00	3,005.00	72,399,049.79
157,610.75	56,030	.....	12,500.00	.....	1,986,100.21
2,298,428.05	587,580	.....	55,950.00	.....	25,581,765.53
218,182,625.79	71,369,710	7,010,000	5,620,616.57	1,027,667.40	2,521,262,916.17
1,122,292.44	810,983	.....	192,078.00	5,850.00	44,678,074.06
940,217.12	580,276	.....	137,522.50	1,614.12	30,443,455.67
524,659.71	397,634	.....	69,372.09	2,872.50	17,073,073.53
256,712.00	203,934	.....	71,435.00	3,050.00	13,593,417.39
742,266.04	621,987	.....	114,927.60	1,461.47	25,837,485.40
102,904.00	30,000	.....	10,000.00	2.50	2,642,581.44
456,173.99	373,837	.....	37,451.00	900.00	11,851,810.15
1,045,419.65	713,596	.....	98,122.50	4,387.20	22,497,249.68
212,349.55	158,429	.....	38,164.40	.....	7,467,606.61
366,689.05	137,532	.....	32,012.50	.....	9,816,341.86
2,027,904.30	708,350	.....	88,000.00	1,000.00	33,154,766.05
5,051,445.29	3,454,547	.....	425,758.91	25,146.68	123,610,648.37
1,017,022.65	873,643	.....	21,375.00	.....	10,204,559.49
186,310.41	137,895	.....	15,262.50	4,135.43	6,468,215.51
1,125,668.21	483,273	20,000	244,155.00	7,557.50	38,108,558.50
1,035,196.68	1,314,590	.....	208,050.00	5,300.00	31,366,224.62
1,519,003.54	906,300	.....	172,652.50	5,955.00	43,388,798.09
17,732,234.63	11,906,806	20,000	1,976,339.50	69,232.40	472,202,866.42
5,100,137.50	3,442,995	60,000	719,391.23	23,686.19	163,595,260.55
2,507,679.61	2,959,634	500,000	229,349.00	.....	71,995,424.18
2,870,485.50	1,950,998	.....	234,310.00	27,034.50	73,364,594.67
923,049.15	817,076	.....	29,475.00	3,700.00	17,044,030.11
3,591,079.99	1,740,378	.....	314,300.95	17,232.50	81,536,097.28
2,801,648.45	958,468	.....	34,997.50	650.00	32,889,847.44
4,941,832.29	2,217,385	305,000	561,444.55	14,502.26	146,554,641.84
32,095,257.30	20,021,109	330,000	309,947.50	61,252.50	304,372,265.40
2,501,462.98	1,057,710	50,000	208,118.00	31,503.00	65,494,078.73
1,559,283.50	846,215	.....	65,050.00	14,000.00	29,693,083.64
2,253,239.19	815,370	75,000	168,521.00	8,502.50	59,401,954.94
2,377,246.00	1,525,469	.....	52,500.00	4,000.00	49,805,347.65
1,574,866.99	492,183	50,000	132,250.00	10,152.00	40,688,813.77
1,588,387.20	408,215	.....	34,800.00	23,814.66	27,033,893.68
1,068,297.15	662,000	.....	45,000.00	7,445.00	26,348,547.45
3,243,953.97	1,650,575	50,000	401,501.09	11,635.94	103,903,651.29
365,375.65	371,475	100,000	24,030.00	3,800.00	11,417,092.90
695,190.75	449,537	.....	102,931.50	46,060.00	23,374,928.23
6,856,353.00	4,681,059	2,955,000	613,000.00	8,000.00	130,741,729.66
3,939,486.22	837,095	300,000	88,910.00	13,500.00	75,022,377.27
523,541.80	271,077	.....	8,250.00	1,250.00	8,993,701.96
83,377,854.19	48,176,023	4,775,000	4,378,077.32	331,721.05	1,534,271,365.64

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal-revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
North Dakota	$1,069,631.67	$4,086.17	$80,057.14	$6,991.47	$82,532	$3,682.07
South Dakota	1,636,967.74	2,625.58	78,916.48	24,369.39	85,945	5,135.19
Nebraska	8,004,001.42	8,039.41	365,212.24	7,912.12	124,606	12,383.94
Lincoln	535,256.00	1,921.97	40,564.56	28 420.26	7,265	2,257.21
Omaha	3,249,306.88	3,030.82	124,066.82	612,584.00	209.674	8,201.92
Kansas	13,228,242.22	10,919.94	169,899.30	222,266.15	517,025	25,333.63
Kansas City	1,559,747.77	390.94	34,014.69	83,560.04	7,540	132.11
Montana	3,059,423.19	3,986.20	38,102.34	109,314.35	138,782	5,478.05
Wyoming	713,613.40	1,650.29	11,005.50	1,755.77	19,598	2,876.60
Colorado	8,016,285.07	22,827.72	147,478.21	157,822.80	338,660	8,901.38
Denver	8,870,311.47	3,369.67	51,852.45	811,600.13	924,167	3,739.14
New Mexico	1,093,137.68	1,912.10	15,984.60	14,377.05	43,241	1,461.67
Oklahoma	2,298,462.19	4,629.04	197,375.98	10,748.35	153,537	7,627.62
Indian Territory	857,086.35	2,866.29	81,298.36	2,911.19	66,495	5,386.05
Total	54,191,473.05	72,256.14	1,435,828.67	2,094,633.07	2,719,077	92,596.58
Washington	4,873,594.33	6,240.16	183,330.08	358,909.94	116,744	6,575.70
Oregon	1,432,248.20	4,333.74	44,811.03	.....	37,546	3,090.83
Portland	1,190,096.39	3,717.59	41,890.31	103,775.93	7,820	1,054.27
California	2,534,323.41	7,973.13	473,062.21	9,806.14	121,911	5,450.08
San Francisco	2,379,428.43	729.36	25,937.38	1,287,117.49	29,366	1,791.81
Los Angeles	854,168.86	1,797.68	54,044.91	159,119.73	45,794	1,943.32
Idaho	1,510,827.65	2,776.00	32,488.16	.....	28,341	1,177.11
Utah	1,858,368.71	3,432.70	14,027.56	104,374.99	16,252	2,833.38
Nevada	30,913.92	406.60	.....	.....	.....	127.76
Arizona	873,537.37	2,261.21	22,491.65	3,699.28	15,792	1,245.61
Alaska	35,151.71	110.38	10,491.19	.....	220	77.80
Hawaii	40,099.43	1,640.00	17,452.49	.....	235	22.95
Total	17,612,758.41	35,418.55	920,026.97	2,026,803.50	420,021	25,390.62
United States	456,638,517.75	600,139.12	26,706,693.58	236,656,336.45	23,681,783	1,315,365.17

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates for gold deposited.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
$298,419.85	$258,447	.....	$36,750.00	$647.00	$10,466,117.64
418,979.45	315,155	.....	30,762.50	940.96	11,700,896.23
1,012,625.95	613,208	$20,000	121,428.50	3,210.00	37,833,557.28
167,724.20	73,122	.....	13,000.00	.....	5,492,275.88
1,870,456.60	1,040,886	.....	81,546.55	.....	32,477,587.32
1,791,383.15	1,037,474	30,000	213,730.00	17,325.66	52,671,043.45
110,222.10	700,215	.....	35,000.00	.....	8,175,354.71
1,023,463.70	382,096	.....	48,590.50	2,079.00	19,838,712.00
245,110.90	59,230	.....	22,350.00	700.00	6,210,727.83
2,094,471.10	714,197	.....	91,087.50	23,814.62	35,002,429.86
3,647,790.77	1,305,000	.....	85,000.00	484.74	43,642,920.93
205,515.86	118,412	.....	24,040.00	150.00	6,218,822.80
505,193.04	313,886	.....	37,882.50	395.00	12,225,937.99
341,201.57	174,613	.....	40,937.50	1,204.05	9,358,857.32
13,732,558.24	7,105,941	50,000	882,105.55	50,951.03	291,315,241.24
2,725,136.64	177,708	.....	60,160.00	205.00	33,797,053.70
714,957.10	63,604	.....	26,177.50	500.00	9,543,106.45
1,288,428.80	20,932	.....	31,250.00	.....	11,547,270.82
1,618,519.64	88,978	.....	74,375.00	2,100.00	25,022,915.31
4,072,761.65	19,298	.....	175,000.00	.....	40,406,549.12
1,228,872.35	105,452	.....	60,497.50	.....	12,036,777.15
316,343.20	56,285	.....	10,770.00	*500.00	5,920,949.24
881,336.50	73,187	.....	63,750.00	5.00	11,522,454.56
17,978.40	73	.....	1,025.00	.....	614,110.62
261,909.55	45,354	.....	10,682.50	.....	3,705,251.11
30,304.00	3,580	.....	625.00	.....	244,995.01
217,887.90	37,835	.....	2,500.00	.....	1,439,305.53
13,374,435.73	692,286	.....	516,812.50	3,310.00	155,800,738.62
376,681,871.13	151,018,751	11,855,000	16,104,962.69	1,743,751.88	5,695,347,294.96

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine	$10,521,000.00	$2,805,357.00
New Hampshire	5,500,000.00	1,465,995.53
Vermont	6,435,000.00	1,446,380.00
Massachusetts	40,282,720.00	15,018,009.58
Boston	36,580,000.00	14,219,400.00
Rhode Island	13,105,250.00	3,769,697.66
Connecticut	20,357,070.00	8,006,412.23
Total	132,781,040.00	46,731,252.00
New York	31,376,290.00	10,957,499.52
New York City	70,550,000.00	52,070,000.00
Albany	1,550,000.00	1,390,000.00
Brooklyn	1,352,000.00	1,900,000.00
New Jersey	15,518,605.00	8,989,271.57
Pennsylvania	45,465,245.00	26,665,286.97
Philadelphia	19,905,000.00	18,565,000.00
Pittsburg	14,150,000.00	12,000,000.00
Delaware	2,173,985.00	1,006,150.00
Maryland	4,236,700.00	2,005,496.68
Baltimore	11,458,260.00	4,785,676.00
District of Columbia	252,000.00	150,000.00
Washington City	2,775,000.00	1,603,456.10
Total	220,763,085.00	142,087,836.84
Virginia	5,343,500.00	1,915,197.60
West Virginia	4,042,500.00	1,203,362.22
North Carolina	3,118,500.00	955,108.45
South Carolina	2,098,000.00	713,318.84
Georgia	3,666,000.00	1,346,405.99
Savannah	750,000.00	225,000.00
Florida	1,355,000.00	658,600.00
Alabama	3,690,000.00	714,860.00
Mississippi	1,130,000.00	486,700.00
Louisiana	1,257,500.00	454,200.00
New Orleans	2,900,000.00	3,170,000.00
Texas	20,966,165.00	5,731,378.89
Houston	1,350,000.00	675,000.00
Arkansas	1,140,000.00	322,500.00
Kentucky	8,243,965.00	2,188,309.66
Louisville	4,645,000.00	1,812,500.00
Tennessee	7,280,000.00	1,799,152.57
Total	72,976,130.00	24,371,594.22
Ohio	27,440,100.00	8,559,924.93
Cincinnati	7,700,000.00	2,825,000.00
Cleveland	11,650,000.00	3,581,600.00
Columbus	2,300,000.00	605,000.00
Indiana	12,882,870.00	3,785,606.32
Indianapolis	3,430,400.00	955,000.00
Illinois	19,404,100.00	6,974,898.47
Chicago	19,750,000.00	8,855,000.00
Michigan	8,280,025.00	2,500,338.33
Detroit	3,300,000.00	622,000.00
Wisconsin	7,275,930.00	1,799,979 19
Milwaukee	3,250,000.00	925,000.00
Minnesota	5,238,620.00	1,150,753.79
St. Paul	3,800,000.00	783,000 00
Minneapolis	3,250,000.00	695,000.00
Iowa	14,231,800.00	3,132,619 88
Des Moines	800,000.00	250,000.00
Missouri	3,735,000.00	736,050.00
St. Louis	13,400,000.00	4,300,000 00
Kansas City	2,650,000.00	801,250.00
St. Joseph	350,000.00	114,350.00
Total	174,118,845.00	54,052,370.91

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901—Continued.

LIABILITIES.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
$2,261,563.24	$5,640,135.50	.....	$663,736.15	$279,231.93	$996,555.86
936,242.36	4,404,127.50	$6,789.00	567,251.10	517.88	826,511.30
1,129,180.28	4,169,264.00	.....	78,184.40	545.18	518,248.86
6,605,551.71	19,758,679.50	.....	975,112.38	216,470.22	6,672,148.98
7,142,687.25	6,335,137.50	.....	33,953,544.06	9,973,729.56	26,608,009.31
1,662,878.02	4,618,185.00	.....	777,849.50	71,477.24	1,466,658.34
3,566,723.98	10,594,347.00	.....	1,324,901.58	283,011.19	2,782,049.43
23,304,826.84	55,519,876.00	6,789.00	38,340,579.17	10,824,983.20	39,870,182.08
9,197,672.86	19,390,902.50	18,764.00	2,857,871.85	1,282,620.18	4,121,882.38
31,321,774.59	30,654,740.00	16,542.00	252,349,649.40	73,421,601.57	99,082,588.25
399,662.29	624,045.00	.....	8,355,577.33	1,112,354.15	1,742,575.46
555,680.56	637,550.00	1,846.00	245,309.05	411,602.07	3,300,066.77
6,838,780.66	8,646,017.50	5,402.00	2,601,435.27	589,697.99	2,207,980.31
9,294,420.11	25,862,638.00	1,498.00	4,095,485.78	649,149.99	646,652.38
3,538,835.56	10,326,532.50	.....	51,075,588.91	10,171,646.91	24,179,276.19
5,062,936.01	7,510,435.00	.....	18,084,269.89	5,053,784.95	6,180,033.99
462,762.98	875,245.00	540.50	282,748.72	7,554.46	151,348.43
768,787.54	2,596,855.00	.....	563,088.49	49,682.79	31,797.29
2,188,169.67	3,270,490.00	493.00	9,786,815.88	2,652,133.08	3,662,356.48
161,549.38	245,700.00	.....	18,613.23	660.34	.....
575,460.05	1,113,475.00	.....	353,514.24	107,382.95	655,659.52
70,366,492.26	111,754,625.50	45,085.50	350,669,968.04	95,539,871.43	145,962,217.45
2,655,565.64	3,968,750.00	.....	1,806,023.17	1,724,258.65	12,391.09
628,780.39	2,812,492.50	.....	716,728.60	913,165.15	10,337.24
610,794.08	1,704,590.00	.....	592,502.40	558,361.60	22,713.98
652,194.12	1,489,185.00	.....	299,381.29	656,120.22	71,900.53
1,161,719.45	2,344,797.50	.....	637,134.21	735,014.60	26,818.25
127,223.19	199,995.00	.....	108,160.99	95,268.17	37,058.56
288,933.80	751,950.00	.....	174,045.87	238,793.64	9,675.06
1,011,693.27	1,991,785.00	.....	626,097.84	420,909.90	2,363.79
302,187.52	866,040.00	.....	64,643.40	118,439.89	11,148.76
611,427.51	638,847.50	.....	370,420.66	192,826.62	11,271.41
489,536.21	1,741,545.00	.....	2,564,556.44	2,219,382.40	186,870.71
4,454,627.53	8,712,670.00	.....	5,795,562.54	1,249,618.98	16,795.58
219,922.69	389,450.00	.....	1,529,271.52	556,619.49	33,001.74
233,798.78	337,650.00	.....	131,714.51	254,201.80	2,113.80
883,568.92	5,025,950.00	.....	573,645.06	414,876.56	21,545.07
393,003.84	4,159,300.00	.....	4,511,829.41	3,489,311.00	520,245.24
1,226,663.24	3,631,932.50	.....	1,843,753.67	2,098,882.31	285,818.73
15,951,640.18	40,766,930.00	.....	22,345,471.58	15,936,050.98	1,282,069.45
4,157,658.14	14,903,377.50	.....	1,789,994.72	1,662,199.06	766,845.30
1,865,424.12	4,455,977.50	.....	11,480,230.90	5,506,101.79	1,174,932.85
1,116,474.79	4,689,650.00	.....	9,772,846.28	5,009,556.67	6,334,522.06
300,177.43	604,000.00	.....	1,180,754.18	1,469,399.60	478,266.76
1,448,529.27	6,439,950.50	.....	914,200.52	1,990,364.03	568,033.22
237,095.19	699,950.00	.....	5,862,592.53	4,974,024.66	594,384.97
3,845,310.79	11,301,425.00	.....	1,273,083.12	4,567,444.28	375,668.03
5,498,291.09	6,118,710.00	.....	87,450,443.20	49,412,720.12	3,417,558.88
1,530,949.73	4,138,675.00	.....	467,765.99	941,234.43	970,549.56
343,373.90	1,404,230.00	.....	3,021,189.04	3,440,942.55	2,162,674.63
1,138,588.55	3,361,830.00	.....	271,721.08	1,149,288.47	485.74
512,071.41	1,028,300.00	.....	3,918,634.99	3,002,788.31	133,719.79
784,480.44	2,622,995.00	.....	735,836.27	990,655.47	201,755.40
501,621.48	651,720.00	.....	3,371,121.57	2,982,559.50	119,703.47
325,905.90	874,750.00	.....	4,769,065.71	3,622,461.01	583,524.44
1,700,241.48	8,074,605.00	.....	3,997,066.90	8,420,664.90	3,972,172.12
62,650.55	476,597.50	.....	3,164,338.43	3,330,401.99	403,475.71
364,517.38	2,097,812.50	.....	89,295.30	1,229,772.74	.....
3,307,936.67	12,314,097.50	.....	28,649,728.31	18,648,124.58	6,129,749.60
1,385,768.29	1,755,000.00	.....	23,836,118.64	19,407,509.34	175,732.89
124,137.14	165,000.00	.....	2,174,399.81	2,791,237.72	.....
30,551,203.74	88,178,653.00	.....	198,190,427.49	44,549,451.22	28,563,755.42

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota	$1,750,000.00	$240,250.00
South Dakota	1,630,000.00	219,500.00
Nebraska	5,995,000.00	1,240,334.89
Lincoln	400,000.00	74,000.00
Omaha	3,650,000.00	457,500.00
Kansas	7,634,600.00	1,276,782.21
Kansas City	1,000,000.00	250,000.00
Montana	2,430,000.00	520,000.00
Wyoming	885,000.00	142,800.00
Colorado	2,727,000.00	817,336.00
Denver	1,700,000.00	500,000.00
New Mexico	761,800.00	178,250.00
Oklahoma	1,557,500.00	111,326.83
Indian Territory	2,099,880.00	369,854.41
Total	34,220,780.00	6,397,934.34
Washington	3,155,000.00	692,500.00
Oregon	1,295,000.00	314,250.00
Portland	1,100,000.00	187,500.00
California	3,920,000.00	980,150.00
San Francisco	6,200,000.00	2,700,000.00
Los Angeles	1,500,000.00	282,500.00
Idaho	625,000.00	203,920.31
Utah	1,600,000.00	410,000.00
Nevada	82,000.00	5,000.00
Arizona	455,000.00	90,000.00
Alaska	50,000.00	1,050.00
Hawaii	500,000.00	25,000.00
Total	20,482,000.00	5,891,870.31
United States	655,341,880.00	279,532,858.62

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
$411,802.19	$733,350.00	.....	$46,708.40	$200,041.72	$52,477.04
356,193.14	613,950.00	.....	81,406.21	627,908.71	835.38
711,337.46	2,423,915.00	.....	1,200,472.95	2,544,798.19	72,269.36
24,480.83	260,000.00	.....	756,301.45	1,395,042.02	7,091.88
291,301.59	1,650,000.00	.....	7,818,748.15	5,925,246.91	196,287.68
1,127,614.89	4,301,735.00	.....	1,131,971.11	2,920,522.98	72,519.74
356,145.39	691,000.00	.....	2,658,817.60	1,423,051.91	.....
817,963.37	926,345.00	.....	410,873.01	140,022.18	66,445.03
183,015.90	445,400.00	.....	80,621.77	158,733.32	2,440.10
465,404.09	1,826,750.00	.....	1,712,807.31	968,034.94	487,921.41
488,842.88	1,694,300.00	.....	7,027,085.27	2,771,848.88	1,173,890.21
100,301.96	478,200.00	.....	134,007.11	150,909.33	35,554.16
233,782.60	746,200.00	.....	398,093.61	414,528.67	.....
352,294.23	824,900.00	.....	337,339.44	72,993.88	1,752.50
5,920,480.52	17,616,045.00	.....	23,795,253.39	19,713,683.64	2,169,484.49
954,274.63	1,105,193.09	.....	1,390,649.08	1,205,134.07	23,468.94
366,292.56	485,280.00	.....	72,647.52	57,280.80	1,734.10
665,058.94	583,360.00	.....	1,160,106.87	643,425.95	42,870.53
848,134.53	1,482,040.00	.....	156,834.29	453,128.48	236,532.00
1,075,948.53	3,499,597.50	.....	1,739,654.05	3,453,013.62	1,862,327.47
423,576.22	1,134,945.00	.....	187,182.43	293,951.33	260,538.74
189,822.89	199,005.00	.....	46,568.10	87,585.78	.....
300,302.18	1,271,997.50	.....	230,972.47	454,683.64	106,738.33
597.30	20,000.00	.....	.....	1,011.83	.....
98,851.17	192,300.00	.....	35,477.89	60,734.34	.....
2,169.55	4,350.00	.....	.....	.....	.....
9,577.22	49,400.00	.....	.....	1,158.18	.....
4,934,605.72	10,027,468.00	.....	5,020,092.70	6,711,108.02	2,534,210.11
151,029,249.26	323,863,597.50	$51,874.50	638,361,792.37	293,275,148.49	220,381,919.00

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.	Individual deposits.
Maine	$104,604.16	$86,008.81	$23,468,533.95
New Hampshire	9,030.28	27,014.22	13,422,672.23
Vermont	5,250.07	10,905.31	12,073,976.10
Massachusetts	381,356.69	600,906.88	96,450,647.01
Boston	7,946,444.77	852,059.08	140,184,115.76
Rhode Island	609,363.00	94,545.60	18,121,558.53
Connecticut	966,565.60	54,106.97	43,697,622.73
Total	10,022,614.57	1,725,546.87	347,419,126.31
New York	905,044.31	43,417.87	129,010,294.67
New York City		191,355.03	567,161,088.51
Albany	1,137,197.86	709.12	9,084,463.23
Brooklyn	16,856.55	12,932.00	13,413,931.69
New Jersey	1,584,186.14	155,631.92	79,436,333.23
Pennsylvania	483,347.79	148,022.07	269,682,619.53
Philadelphia	12,964,851.48	27,613.49	128,399,476.62
Pittsburg	12,637.87	106,681.38	84,214,199.76
Delaware		2,972.46	7,652,277.54
Maryland	13,168.58	22,789.37	16,433,712.02
Baltimore	2,107,558.13	62,067.43	29,421,706.74
District of Columbia		6,124.00	1,151,453.26
Washington City	15,318.24	32,574.50	17,890,439.83
Total	19,240,166.95	812,890.64	1,292,952,996.63
Virginia	109,810.99	4,862.12	23,400,275.53
West Virginia	9,844.79	9,603.00	19,197,755.84
North Carolina	59,975.01	1,940.00	7,796,314.75
South Carolina	30,995.94	12,097.00	5,035,564.00
Georgia	229,973.86	3,471.00	12,041,225.59
Savannah		259.00	703,654.61
Florida	2,799.22	2,681.50	7,927,619.46
Alabama	43,795.71	9,342.91	12,365,489.24
Mississippi	49,625.64	675.00	3,568,746.40
Louisiana	110,208.90	3,270.00	5,561,745.24
New Orleans	19,554.00	10,312.50	17,963,308.34
Texas	342,991.84	28,285.73	69,429,418.87
Houston	65,197.55	7,850.75	5,375,643.25
Arkansas	1,754.37	386.00	3,810,860.90
Kentucky	65,068.45	26,791.00	18,738,810.13
Louisville	234,664.30	5,464.00	9,000,218.90
Tennessee	100,873.10	13,062.65	22,560,856.38
Total	1,477,133.67	140,354.16	244,477,537.43
Ohio	98,177.55	50,633.71	100,727,940.05
Cincinnati	139,860.73	19,918.34	31,142,499.59
Cleveland	111,145.35	2,043.00	28,351,318.75
Columbus	6,925.47	1,525.60	9,445,847.27
Indiana	37,450.50	14,194.30	52,025,425.02
Indianapolis	138,395.55	195.00	13,629,418.40
Illinois	44,400.73	36,463.95	96,304,153.44
Chicago		297,000.00	121,624,529.20
Michigan	5,019.17	25,472.79	45,590,163.43
Detroit	198,539.94	20,160.00	14,434,384.46
Wisconsin	14,370.08	10,363.50	43,712,955.70
Milwaukee	305,094.90	435.00	26,578,081.80
Minnesota	363.80	1,691.75	28,710,102.78
St. Paul	140,659.10	30,634.50	13,408,835.08
Minneapolis	73,625.88	1,125.00	11,452,152.66
Iowa	14,490.71	12,841.64	59,057,987.14
Des Moines		259.75	2,619,361.21
Missouri	747.62	1,203.00	14,870,019.10
St. Louis		184,266.00	39,942,241.36
Kansas City	269,504.35	27,959.50	23,634,609.87
St. Joseph			3,174,669.82
Total	1,598,771.43	838,385.73	780,436,696.43

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$303,419.30	$58,040.31	$6,900.00	$343,467.78	$95,126.31
994,786.50	12,971.00	16,500.00	86,064.10	.....
280,505.25	8,027.26	15,000.00	28,500.00	.....
2,047,833.32	4,179.56	123,318.09	705,933.42	34,853.68
3,955,554.32	112,350.77	.....	871,000.00	2,043,745.57
142,791.46	14,437.25	.....	90,000.00	20,093.75
1,280,240.09	9,741.00	105,200.00	110,000.00	26,770.74
9,005,130.24	219,747.15	266,918.09	2,234,965.30	2,220,590.05
2,213,459.98	73,250.11	121,823.20	696,859.24	261,491.22
35,754,924.74	141,932.01	.....	500,000.00	13,800,786.66
218,593.88	3,506.12	.....	.....	1,305.50
185,273.43	17,098.34	.....	.....	11,676.51
1,016,417.77	44,767.74	190,328.25	435,100.00	175,220.32
3,381,845.17	44,849.75	287,218.42	375,500.00	132,554.76
4,293,385.22	.....	.....	.....	218,548.01
2,088,912.69	153,204.98	230,011.65	.....	.....
42,061.23	7,991.77	.....	8,000.00	723.51
312,615.00	.....	17,650.00	145,000.00	984.27
2,333,323.38	.....	.....	620,000.00	50,000.00
.....	.....	.....	.....	.....
437,000.85	22,484.25	.....	.....	.....
52,277,813.34	509,085.07	847,031.52	2,780,459.24	14,653,290.76
2,365,091.65	360,320.23	336,034.73	398,305.82	277,686.93
789,792.06	5,728.88	26,365.00	10,000.00	67,000.00
590,073.77	69,639.48	610,417.43	352,142.58	30,000.00
360,139.05	21,139.34	1,140,382.06	1,013,000.00	.....
946,437.61	45,262.06	1,754,731.36	895,295.44	3,198.48
97,184.74	28,777.18	.....	270,000.00	.....
178,798.72	89,816.35	160,596.53	5,000.00	7,500.00
288,353.60	11,646.40	919,193.58	321,706.10	80,012.34
.....	.....	349,400.00	520,000.00	.....
50,000.00	.....	353,602.83	177,500.00	23,521.19
409,869.97	.....	210,000.00	1,019,830.48	250,000.00
993,470.75	107,606.46	2,268,049.31	3,486,500.16	27,506.73
.....	.....	.....	.....	2,602.50
79,183.17	22,117.65	84,725.17	47,000.00	209.36
1,633,199.24	44,244.13	131,948.11	9,450.00	107,157.17
2,040,183.63	219,178.67	.....	207,750.00	127,575.63
491,378.09	183,533.88	495,696.66	1,375,000.00	2,194.31
11,313,156.05	1,209,010.71	8,841,142.77	10,108,480.58	1,006,164.64
1,752,377.53	153,924.28	106,202.37	390,000.00	1,035,905.41
3,702,928.36	.....	.....	.....	1,982,550.00
473,509.45	32,724.21	67,212.36	580,000.00	1,591,991.75
320,331.63	4,802.77	.....	300,000.00	27,000.00
1,297,288.75	9,249.28	49,740.77	.....	73,194.80
2,116,440.92	231,950.22	.....	.....	20,000.00
2,247,645.97	88,499.07	31,000.00	45,000.00	15,551.99
1,717,719.59	130,293.32	.....	.....	.....
973,768.72	37,231.28	.....	25,000.00	7,885.30
680,641.16	64,947.96	.....	.....	.....
623,084.79	23,065.97	.....	15,000.00	5,291.87
1,019,478.01	131,743.44	.....	.....	.....
192,067.29	7,932.71	10,000.00	30,000.00	11,559.07
996,898.73	247,140.25	.....	.....	.....
321,557.43	24,379.42	.....	155,000.00	200,000.00
1,136,613.87	50,592.03	.....	92,500.00	9,455.32
298,357.72	11,647.54	.....	.....	2.50
150,000.00	.....	.....	.....	510.59
3,023,085.64	.....	450,000.00	.....	392,500.00
952,127.57	58,670.82	.....	.....	68,116.00
99,849.22	58.25	.....	.....	.....
24,095,782.35	1,308,852.82	714,155.50	1,632,500.00	5,441,511.60

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.	Individual deposits.
North Dakota		$1,223.00	$6,632,465.53
South Dakota	$4,959.49	166.00	7,891,204.09
Nebraska	711,817.09	8,406.50	22,858,171.88
Lincoln		6,000.00	2,509,359.70
Omaha		22.50	11,597,684.81
Kansas	14,035.99	2,514.50	35,564,477.16
Kansas City		300.00	1,796,039.81
Montana	7,251.48	2,169.50	14,209,708.80
Wyoming	1,098.31	1,530.00	4,230,824.44
Colorado	500.30	3,225.00	25,626,682.79
Denver			27,491,390.89
New Mexico	1,035.28		4,145,408.91
Oklahoma	70,536.97	350.00	8,388,991.57
Indian Territory	32,832.25	5,030.00	4,831,172.28
Total	844,067.16	30,937.00	175,773,582.46
Washington	2,657.27	1,820.50	24,254,502.74
Oregon	1,138.92	4,070.00	6,906,636.54
Portland		30,000.00	6,660,387.55
California	29,004.34	17,209.60	16,893,732.07
San Francisco	49,865.62	7,949.50	19,210,921.17
Los Angeles		11,782.50	7,792,951.65
Idaho			4,489,738.26
Utah		256.33	6,483,819.09
Nevada			384,501.49
Arizona	924.77	60.00	2,771,902.94
Alaska			112,451.46
Hawaii		352.50	731,749.11
Total	83,590.92	73,500.93	96,693,294.07
United States	33,266,344.70	3,621,615.33	2,937,753,233.33

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 30, 1901—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
$89,424.39	$10,575.61	$41,799.76	$252,000.00	$4,000.00
172,895.69	66,475.42	34,193.37		1,208.73
		10,813.25	55,000.00	1,220.71
60,000.00				
634,679.05	256,116.63			
441,107.74	158,645.79	14,241.15	10,000.00	275.19
224,226.42	73,667.21		10,000.00	40.00
33,821.28	15,442.71	10,000.00	20,000.00	
337,772.53	11,685.17		15,000.00	2,310.32
418,516.03	377,046.77			
148,466.15	49,889.90	5,000.00	30,000.00	
218,282.38	10,068.09	8,751.27	56,000.00	11,526.20
		128,170.98	302,000.00	637.35
2,779,191.66	1,029,613.30	252,969.78	750,000.00	21,218.50
480,797.07	492,656.40		34,000.00	4,400.00
		7,500.00	28,000.00	3,276.01
7,234.04	467,326.94			
				6,150.00
585,231.04				22,040.62
65,527.24	83,822.04			
28,712.40	50,554.68			41.82
609,937.48	45,673.85			8,073.69
		41,000.00	80,000.00	
54,333.73	20,640.27			
105,928.29	14,391.63			1,748.60
1,937,701.29	1,175,065.81	48,500.00	142,000.00	45,730.74
101,408,774.93	5,451,374.86	10,970,717.66	17,648,405.12	23,388,509.29

A SUMMARY

OF THE

STATE AND CONDITION

OF

THE NATIONAL BANKS

ON

DECEMBER 13, 1900, FEBRUARY 5, APRIL 24, JULY 15, AND SEPTEMBER 30, 1901.

Arranged alphabetically by States, Territories, and Reserve Cities

NOTE.—The abstract of each State is exclusive of any reserve city therein.

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

ALABAMA.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	30 banks.	32 banks.	32 banks.	33 banks.	35 banks.
Loans and discounts	$10,039,010.05	$10,387,239.84	$11,073,146.27	$11,364,000.62	$11,914,911.24
Overdrafts	753,702.26	581,169.15	388,530.35	221,345.94	516,400.74
Bonds for circulation	1,899,500.00	1,948,250.00	1,957,250.00	1,982,350.00	2,007,350.00
Bonds for deposits	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand	4,600.00	4,500.00	4,500.00	4,500.00	4,500.00
Premiums on bonds	85,567.59	79,102.45	84,549.35	87,306.36	88,253.24
Stocks, securities etc	1,942,017.43	1,991,784.63	1,965,349.31	1,856,651.19	1,788,171.91
Banking house, etc	428,301.69	436,425.98	415,242.69	433,210.37	459,245.84
Real estate, etc	192,026.13	165,310.51	175,626.78	167,251.35	164,654.13
Due from nat'l banks	1,541,099.71	1,635,770.64	1,337,752.68	1,178,561.57	1,044,528.35
Due from State banks	768,410.26	710,570.41	544,437.01	399,672.32	496,173.94
Due from res've ag'ts	1,633,005.11	2,083,773.63	1,937,855.51	2,049,417.33	1,425,945.38
Int'l revenue stamps	7,316.75	7,377.93	5,807.21	3,523.93	3,124.83
Cash items	59,985.45	168,371.23	139,668.81	136,357.41	109,740.96
Clear'g-house exchg's	134,817.80	82,759.52	64,777.07	115,417.18	87,728.54
Bills of other banks	318,495.00	228,646.00	226,791.00	221,042.00	214,704.00
Fractional currency	6,929.12	21,971.85	16,788.06	12,964.57	10,291.23
Specie	1,009,024.89	1,058,790.77	1,012,672.75	1,120,577.36	1,045,419.65
Legal-tender notes	749,958.00	643,311.00	520,201.00	567,253.00	713,596.00
U. S. cert's of deposit					
5% fund with Treas	93,900.00	94,095.00	96,402.50	97,167.50	98,122.50
Due from U. S. Treas	1,845.31	896.60	1,390.20	6,935.50	4,387.20
Total	21,969,512.55	22,630,117.14	22,268,738.55	22,325,508.50	22,497,249.68

ALASKA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts	$57,826.97	$64,458.63	$59,861.50	$54,319.91	$47,193.60
Overdrafts	1,144.17	1,648.80	2,562.31	320.20	781.08
Bonds for circulation	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00
Bonds for deposits	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00
U. S. bonds on hand					
Premiums on bonds	2,950.00	2,950.00	2,950.00	2,850.00	2,850.00
Stocks, securities, etc	7,226.55	6,719.90	6,450.00	6,350.00	8,026.34
Banking house, etc	2,500.00	2,580.00	2,580.00	2,480.00	2,480.00
Real estate, etc					
Due from nat'l banks	23,557.60	17,637.10	8,123.66	4,075.29	5,776.17
Due from State banks	12,591.36	1,952.51	1,608.17	19,031.72	9,827.74
Due from res've ag'ts	11,498.58	20,071.40	4,353.48	6,327.34	35,151.71
Int'l revenue stamps	141.48	127.48	132.68	110.68	110.38
Cash items	1,893.99	1,080.97	1,592.08	2,968.77	10,491.19
Clear'g-house exch'gs					
Bills of other banks	80.00	745.00	95.00	85.00	220.00
Fractional currency	29.75	4.95	20.90	6.25	77.80
Specie	30,918.35	33,305.70	30,932.35	37,207.60	30,304.00
Legal-tender notes	1,890.00	3,565.00	760.00	2,180.00	3,580.00
U. S. cert's of deposit					
5% fund with Treas	625.00	625.00	625.00	625.00	625.00
Due from U. S. Treas					
Total	242,376.80	244,972.44	210,147.13	226,110.76	244,995.01

ARIZONA.

	5 banks.	5 banks.	6 banks.	7 banks.	7 banks.
Loans and discounts	$1,388,723.12	$1,402,791.62	$1,559,430.40	$1,629,457.20	$1,681,100.80
Overdrafts	77,519.34	74,837.42	78,324.89	67,131.98	81,884.47
Bonds for circulation	200,000.00	200,000.00	206,250.00	213,750.00	213,750.00
Bonds for deposits					
U. S. bonds on hand	3,940.00	3,940.00	3,940.00	3,940.00	3,940.00
Premiums on bonds	4,250.00	3,750.00	4,093.75	4,025.00	3,987.50
Stocks, securities, etc	160,153.89	168,562.69	165,380.24	177,536.78	195,410.50
Banking house, etc	37,547.28	44,618.66	48,705.84	65,585.22	81,031.23
Real estate, etc	22,501.94	22,501.94	22,247.98	30,747.98	28,816.17
Due from nat'l banks	102,852.73	139,339.31	114,359.86	139,500.18	117,212.05
Due from State banks	69,329.81	111,111.48	87,588.42	99,737.80	64,145.22
Due from res've ag'ts	645,309.73	821,264.67	1,048,338.30	894,397.14	873,537.37
Int'l revenue stamps	4,525.13	3,431.38	3,234.48	2,204.69	2,261.21
Cash items	16,457.02	14,772.78	9,503.94	20,496.11	22,491.65
Clear'g-house exch'gs	869.38	3,357.98	2,324.27	1,449.04	3,699.28
Bills of other banks	25,160.00	44,031.00	21,787.00	17,283.00	15,792.00
Fractional currency	244.29	498.20	533.82	917.16	1,245.61
Specie	255,846.05	268,832.85	302,800.65	320,002.45	261,909.55
Legal-tender notes	61,246.00	66,848.00	51,512.00	60,463.00	45,454.00
U. S. cert's of deposit					
5% fund with Treas	9,935.00	9,995.00	10,307.50	10,682.50	10,682.50
Due from U. S. Treas					
Total	3,086,450.74	3,404,785.01	3,745,663.34	3,759,007.23	3,705,251.11

ARRANGED BY STATES AND RESERVE CITIES.

ALABAMA.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	30 banks.	32 banks.	32 banks.	33 banks.	35 banks.
Capital stock	$3,572,100.00	$3,602,400.00	$3,480,000.00	$3,590,000.00	$3,690,000.00
Surplus fund	609,858.00	671,710.00	668,710.00	689,860.00	714,860.00
Undivided profits	945,571.95	868,222.58	983,958.16	969,403.89	1,011,693.27
Nat'l-bank circulation	1,826,290.00	1,911,445.00	1,934,495.00	1,952,895.00	1,991,785.00
State-bank circulation					
Due to national banks	753,282.35	581,113.59	513,406.95	461,088.20	626,097.84
Due to State banks	521,057.62	592,605.29	524,774.00	489,248.33	420,909.90
Due to trust co's, etc.	22,280.69	6,205.26	4,228.73	3,278.61	2,363.79
Due to reserve agents	34,725.00	79,004.59	86,419.74	1,923.11	43,795.71
Dividends unpaid	4,127.33	11,096.79	6,143.42	13,590.07	9,342.91
Individual deposits	12,940,527.30	13,678,593.73	13,359,443.85	12,949,079.22	12,365,489.24
U. S. deposits	235,025.74	243,286.27	239,807.51	247,545.26	288,353.60
Dep'ts U.S.dis.officers	15,974.26	7,713.73	11,192.49	3,454.74	11,646.40
Notes rediscounted	237,680.41	104,372.75	285,043.70	666,062.07	919,193.58
Bills payable	170,000.00	191,207.56	90,000.00	207,000.00	321,706.10
Other liabilities	81,011.90	81,140.00	81,115.00	81,080.00	80,012.34
Total	21,969,512.55	22,630,117.14	22,268,738.55	22,325,508.50	22,497,249.68

ALASKA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock	$50,000.00	$50,000.00	$50,000.00	$50,000.00	$50,000.00
Surplus fund	750.00	750.00	750.00	1,050.00	1,050.00
Undivided profits	1,098.40	1,692.12	3,174.12	2,019.79	2,169.55
Nat'l-bank circulation	5,850.00	5,850.00	4,850.00	4,850.00	4,350.00
State-bank circulation					
Due to national banks					
Due to State banks		1,172.65			
Due to trust co's, etc.					
Due to reserve agents					
Dividends unpaid	137.50				
Individual deposits	118,892.00	123,243.94	83,594.31	105,125.60	112,451.46
U. S. deposits	7,712.00	19,714.52	32,761.29	36,726.97	54,333.73
Dep'ts U. S.dis.officers	57,936.90	42,549.21	35,017.41	26,668.40	20,640.27
Notes rediscounted					
Bills payable					
Other liabilities					
Total	242,376.80	244,972.44	210,147.13	226,440.76	244,995.01

ARIZONA.

	5 banks.	5 banks.	6 banks.	7 banks.	7 banks.
Capital stock	$400,000.00	$400,000.00	$425,000.00	$455,000.00	$455,000.00
Surplus fund	88,675.00	89,425.00	89,425.00	90,000.00	90,000.00
Undivided profits	97,254.22	73,656.95	95,939.16	95,596.86	98,851.17
Nat'l-bank circulation	178,400.00	179,000.00	184,150.00	184,250.00	192,300.00
State-bank circulation					
Due to national banks	11,214.67	11,868.79	51,169.19	19,364.77	35,477.89
Due to State banks	43,052.39	47,025.48	69,183.94	119,428.97	60,734.34
Due to trust co's, etc					
Due to reserve agents	87.39	466.53		3,583.74	924.77
Dividends unpaid		55.00	15.00	7,387.00	60.00
Individual deposits	2,267,767.01	2,603,287.26	2,828,781.05	2,781,395.89	2,771,902.94
U. S. deposits					
Dep'ts U.S.dis.officers					
Notes rediscounted					
Bills payable					
Other liabilities					
Total	3,086,450.71	3,404,785.01	3,743,663.34	3,759,007.23	3,705,251.11

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

ARKANSAS.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	7 banks.	7 banks.	7 banks.	9 banks.	10 banks.
Loans and discounts	$2,706,567.90	$2,504,697.46	$2,763,404.51	$3,375,969.43	$3,768,935.47
Overdrafts	651,310.09	693,802.18	532,387.68	468,815.13	406,622.51
Bonds for circulation	322,500.00	322,500.00	322,500.00	335,000.00	341,250.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	14,640.00	15,290.00	21,790.00	21,890.00	21,930.00
Premiums on bonds	11,301.96	9,656.96	10,046.96	10,329.14	10,329.14
Stocks, securities, etc	121,959.50	167,404.07	148,587.02	98,508.83	101,624.78
Banking house, etc	22,737.94	21,784.55	21,873.55	22,316.80	74,505.80
Real estate, etc	162,097.08	162,012.67	158,671.26	157,001.29	138,610.04
Due from nat'l banks	577,303.11	540,393.80	679,128.01	505,563.66	408,175.56
Due from State banks	174,758.38	104,935.95	95,725.34	106,940.30	106,754.23
Due from res've ag'ts	842,026.74	1,405,742.95	1,289,023.17	576,127.17	407,645.85
Int'l-revenue stamps	3,105.21	2,805.27	2,595.21	1,636.57	1,668.15
Cash items	25,354.08	44,375.45	18,034.95	24,286.57	25,004.23
Clear'g-house exch'gs	87,031.18	45,131.81	49,233.97	51,751.86	161,772.32
Bills of other banks	41,834.00	38,608.00	47,561.00	33,325.00	42,513.00
Fractional currency	1,984.86	2,597.83	3,918.92	4,165.14	7,271.09
Specie	261,693.15	296,716.95	377,170.10	284,032.03	186,310.41
Legal-tender notes	201,954.00	134,438.00	157,740.00	130,978.00	137,895.00
U. S. cert's of deposit					
5% fund with Treas.	15,725.00	15,255.00	14,805.00	14,355.00	15,262.50
Due from U. S. Treas.	2,485.43	3,135.43	3,285.43	2,995.43	4,135.43
Total	6,348,369.61	6,631,284.33	6,817,482.08	6,325,987.35	6,468,215.51

CALIFORNIA.

	31 banks.	32 banks.	32 banks.	32 banks.	34 banks.
Loans and discounts	$10,826,158.53	$11,149,669.32	$11,061,245.65	$11,382,022.03	$12,793,726.91
Overdrafts	619,234.45	655,391.54	909,987.29	771,739.35	705,905.41
Bonds for circulation	1,245,000.00	1,392,500.00	1,516,500.00	1,516,500.00	1,554,000.00
Bonds for deposits					
U. S. bonds on hand	46,760.00	44,120.00	94,420.00	96,060.00	95,660.00
Premiums on bonds	18,743.30	22,904.06	28,432.99	25,113.19	26,728.75
Stocks, securities, etc	1,454,901.09	1,474,463.79	1,632,615.47	1,666,869.78	1,784,135.97
Banking house, etc	626,781.80	639,521.49	640,683.49	641,491.09	679,401.26
Real estate, etc	573,412.96	570,862.85	575,652.18	598,477.73	593,411.43
Due from nat'l banks	510,403.63	409,556.42	478,444.20	404,538.94	492,156.60
Due from State banks	1,194,941.51	966,610.31	1,007,421.09	1,033,995.84	1,361,287.37
Due from res've ag'ts	3,327,571.60	3,134,057.58	3,166,040.57	2,817,546.22	2,534,323.41
Int'l-revenue stamps	13,984.22	12,003.44	11,248.83	7,903.36	7,973.13
Cash items	266,894.26	276,760.59	240,298.42	305,424.89	473,062.21
Clear'g-house exch'gs	10,878.55	9,321.53	14,921.42	15,815.89	9,806.14
Bills of other banks	56,482.00	92,864.00	117,475.00	115,519.00	121,911.00
Fractional currency	3,979.12	4,725.19	5,818.77	4,978.77	5,450,08
Specie	2,037,027.75	2,145,597.68	1,701,425.75	1,667,630.47	1,618,519.64
Legal-tender notes	63,286.00	105,152.00	91,450.00	79,232.00	88,978.00
U. S. cert's of deposit					
5% fund with Treas.	60,022.50	62,397.50	67,917.50	73,200.00	74,375.00
Due from U. S. Treas.	2,400.00	4,390.00	4,900.00	1,400.00	2,100.00
Total	22,958,863.27	23,172,869.29	23,369,898.32	23,225,458.55	25,022,915.31

CITY OF LOS ANGELES.

	4 banks.	4 banks.	4 banks.	4 banks.	5 banks.
Loans and discounts	$4,706,680.63	$4,722,195.60	$4,585,212.68	$4,950,636.34	$6,173,767.20
Overdrafts	61,613.47	59,621.30	80,246.38	82,868.56	98,438.51
Bonds for circulation	1,153,000.00	1,053,000.00	1,153,000.00	1,153,000.00	1,210,000.00
Bonds for deposits	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	6,540.00	8,480.00	9,860.00	10,460.00	9,060.00
Premiums on bonds	2,382.79	2,382.79	2,613.29	2,613.29	6,749.33
Stocks, securities, etc	357,650.13	458,112.75	395,437.89	450,413.65	505,945.97
Banking house, etc	231,517.55	230,200.00	228,950.00	214,048.47	215,934.09
Real estate, etc	147,454.12	145,777.72	125,502.43	103,561.91	100,159.40
Due from nat'l banks	295,641.78	418,515.31	619,889.32	741,454.63	654,656.48
Due from State banks	189,107.68	249,021.61	215,312.59	301,044.02	400,375.82
Due from res've ag'ts	693,372.82	897,155.39	1,238,701.63	778,492.61	854,168.86
Int'l-revenue stamps	3,709.43	3,085.91	1,765.95	978.44	1,797.68
Cash items	24,699.27	22,564.46	31,246.78	41,504.77	54,044.91
Clear'g-house exch'gs	126,759.87	73,834.51	78,863.91	135,007.44	159,119.79
Bills of other banks	69,615.00	62,915.00	50,966.00	49,322.00	45,794.00
Fractional currency	1,146.90	1,818.77	1,179.41	1,463.43	1,943 32
Specie	840,959 70	851,857.55	1,101,323.80	1,150,201.00	1,228,872.35
Legal-tender notes	74,376.00	49,551.00	82,327.00	59,535.00	105,452 00
U. S. cert's of deposit					
5% fund with Treas.	57,650.00	57,650.00	57,650.00	57,650.00	60,497.50
Due from U. S. Treas.					
Total	9,193,877.14	9,620,739.67	10,240,049.06	10,431,255.56	12,036,777.15

ARRANGED BY STATES AND RESERVE CITIES—Continued.

ARKANSAS.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	7 banks.	7 banks.	7 banks.	9 banks.	10 banks.
Capital stock	$1,070,000.00	$1,070,000.00	$1,070,000.00	$1,107,500.00	$1,140,000.00
Surplus fund	295,500.00	313,500.00	313,500.00	322,500.00	322,500.00
Undivided profits	212,770.76	156,930.33	196,897.92	191,386.52	233,798.78
Nat'l bank circulation	322,050.00	321,150.00	322,050.00	320,800.00	337,650.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	67,033.75	38,016.86	77,053.30	82,287.92	131,714.51
Due to State banks	360,378.17	391,767.99	391,482.86	287,147.97	254,201.80
Due to trust co's, etc.	648.72	1,057.77	748.66	482.53	2,113.80
Due to reserve agents	7,030.23	.....	.....	4,528.74	1,754.37
Dividends unpaid	220.00	1,813.00	378.00	6,234.00	386.00
Individual deposits	3,911,804.92	4,234,951.28	4,333,275.59	3,884,611.78	3,810,860.90
U. S. deposits	73,986.55	69,527.15	83,992.68	78,396.94	79,183.17
Dep'ts U.S. dis.officers	16,827.12	21,275.18	8,004.66	17,066.27	22,117.65
Notes rediscounted	.....	.....	.....	13,000.00	84,725.17
Bills payable	10,000.00	10,000.00	20,000.00	10,000.00	47,000.00
Other liabilities	119.39	1,294.77	98.41	44.68	209.36
Total	6,348,369.61	6,631,284.33	6,817,482.08	6,325,987.35	6,468,215.51

CALIFORNIA.

	31 banks.	32 banks.	32 banks.	32 banks.	32 banks.
Capital stock	$3,717,500.00	$3,770,050.00	$3,775,000.00	$3,775,000.00	$3,920,000.00
Surplus fund	915,550.00	929,500.00	933,000.00	979,150.00	980,150.00
Undivided profits	757,661.64	698,517.37	777,346.76	742,812.30	848,134.53
Nat'l-bank circulation	1,204,700.00	1,259,280.00	1,363,125.00	1,455,610.00	1,482,040.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	173,419.79	114,216.14	98,042.03	103,250.52	156,834.29
Due to State banks	528,804.27	491,904.97	401,103.33	467,114.60	453,128.48
Due to trust co's, etc.	324,919.86	435,812.78	228,553.38	249,163.36	236,532.00
Due to reserve agents	781.16	100,550.37	180,319.43	39,832.72	29,004.34
Dividends unpaid	3,885.10	10,171.10	3,978.81	20,921.20	17,209.60
Individual deposits	15,322,038.45	15,356,197.56	15,599,429.58	15,332,596.80	16,893,732.07
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	10,000.00	60,000.00	.....
Other liabilities	9,603.00	6,669.00	.....	7.05	6,150.00
Total	22,958,863.27	23,172,869.29	23,369,898.32	23,225,458.55	25,022,915.31

CITY OF LOS ANGELES.

	4 banks.	4 banks.	4 banks.	4 banks.	5 banks.
Capital stock	$1,300,000.00	$1,300,000.00	$1,300,000.00	$1,300,000.00	$1,500,000.00
Surplus fund	250,000.00	251,000.00	251,000.00	252,500.00	282,500.00
Undivided profits	332,297.61	335,535.05	365,260.96	383,252.24	423,576.22
Nat'l-bank circulation	1,102,465.00	1,067,035.00	1,101,645.00	1,072,145.00	1,134,945.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	190,441.30	202,013.02	234,032.63	184,018.05	187,182.43
Due to State banks	233,407.90	236,738.16	216,516.82	256,530.92	293,951.33
Due to trust co's, etc.	188,952.63	244,476.56	271,113.90	138,929.50	260,538.74
Due to reserve agents	.....	.....	.....	.....	.....
Dividends unpaid	411.32	630.62	1,455.00	3,222.50	11,782.50
Individual deposits	5,453,491.80	5,785,430.20	6,356,435.50	6,701,205.29	7,792,951.65
U. S. deposits	62,360.59	45,814.56	41,144.22	73,827.70	65,527.24
Dep'ts U.S.dis. officers	80,048.99	97,066.50	101,445.03	68,624.36	83,822.04
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	.....	55,000.00	.....	.....	.....
Other liabilities	.....	.....	.....	.....	.....
Total	9,193,877.14	9,620,739.67	10,240,049.06	10,434,255.56	12,036,777.15

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF SAN FRANCISCO.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	$18,423,782.31	$18,072,652.17	$18,617,929.43	$19,639,350.27	$20,393,436.11
Overdrafts	149,660.27	110,807.62	90,667.62	43,839.62	137,538.63
Bonds for circulation.	2,260,000.00	2,360,000.00	2,410,000.00	3,450,000.00	3,500,000.00
Bonds for deposits	574,000.00	574,000.00	574,000.00	574,000.00	674,000.00
U. S. bonds on hand			700,000.00	51,000.00	1,000.00
Premiums on bonds	51,811.78	49,843.75	91,155.68	121,973.18	130,460.68
Stocks, securities, etc	1,355,842.45	1,431,311.33	1,489,080.07	1,538,877.23	1,668,700.03
Banking house, etc	333,450.00	308,250.00	311,150.00	338,498.50	338,348.50
Real estate, etc	71,396.46	51,186.75	50,642.85	20,705.10	17,364.90
Due from nat'l banks	616,817.14	624,165.61	782,506.05	864,734.30	2,299,109.17
Due from State banks	4,380,348.30	3,913,176.45	3,321,716.46	4,296,115.66	3,255,160.98
Due from res've ag'ts	1,733,279.80	1,407,680.74	1,466,587.58	1,965,642.03	2,379,428.43
Int'l-revenue stamps	4,886.61	3,222.69	1,962.50	830.76	729.36
Cash items	34,260.43	29,013.04	361,750.65	21,285.70	25,937.38
Clear'g-house exch'gs	1,031,202.39	567,261.63	377,720.80	1,114,769.73	1,287,117.49
Bills of other banks	85,285.00	24,240.00	24,380.00	67,853.00	29,366.00
Fractional currency	2,571.75	3,405.04	2,043.77	1,700.24	1,791.81
Specie	3,604,109.70	4,674,248.64	4,505,310.75	4,821,032.25	4,072,761.65
Legal-tender notes	67,910.00	13,728.00	7,688.00	9,784.00	19,298.00
U. S. cert's of deposit.					
5% fund with Treas.	112,840.00	113,000.00	118,000.00	160,750.00	175,000.00
Due from U. S. Treas.	660.00			1,000.00	
Total	34,891,054.33	34,331,193.46	35,304,292.21	39,103,741.57	40,406,549.12

COLORADO.

	37 banks.	37 banks.	37 banks.	37 banks.	37 banks.
Loans and discounts.	$12,956,562.28	$13,091,456.94	$13,249,623.42	$13,939,591.02	$13,890,157.32
Overdrafts	310,306.10	506,788.55	271,779.94	244,162.79	289,665.45
Bonds for circulation.	1,709,750.00	1,784,750.00	1,834,750.00	1,834,750.00	1,834,750.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	350,000.00	350,000.00
U. S. bonds on hand	1,040.00	6,040.00	6,040.00	6,540.00	7,800.00
Premiums on bonds	27,318.57	28,062.32	29,081.07	28,971.07	28,339.82
Stocks, securities, etc	3,323,466.78	3,026,054.93	3,094,206.31	3,039,953.98	3,289,819.02
Banking house, etc	358,801.88	390,696.48	407,656.65	402,557.26	405,171.50
Real estate, etc	233,597.85	196,267.52	218,874.76	234,600.75	238,861.46
Due from nat'l banks	2,368,544.28	2,245,517.52	2,156,551.85	2,111,566.98	2,804,697.50
Due from State banks	308,012.87	294,603.42	341,463.84	331,274.19	247,622.39
Due from res've ag'ts	7,363,186.05	7,471,601.67	8,390,882.94	7,511,670.50	8,016,285.07
Int'l-revenue stamps	40,290.06	38,495.86	31,675.01	22,306.64	22,827.72
Cash items	128,899.14	141,788.68	136,348.83	124,263.02	147,478.21
Clear'g-house exch'gs	139,042.51	184,417.82	110,890.14	162,663.70	157,822.80
Bills of other banks	259,945.00	309,975.00	246,120.00	289,716.00	338,660.00
Fractional currency	8,464.92	8,583.16	8,382.45	8,452.69	8,901.38
Specie	1,998,305.37	2,178,977.72	1,955,626.82	2,194,728.97	2,094,471.10
Legal-tender notes	662,715.00	646,058.00	766,881.00	701,345.00	714,197.00
U. S. cert's of deposit.					
5% fund with Treas.	83,922.50	84,381.75	91,737.50	91,257.50	91,087.50
Due from U. S. Treas.	30,520.37	14,875.37	13,565.87	12,814.62	23,814.62
Total	32,568,661.53	32,899,392.71	33,612,138.40	33,643,186.65	35,002,429.86

CITY OF DENVER.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	$15,196,083.82	$15,709,029.61	$15,855,345.74	$16,217,467.22	$15,936,561.25
Overdrafts	105,844.60	118,572.84	131,889.23	128,850.70	132,984.76
Bonds for circulation.	1,700,000.00	1,700,000.00	1,700,000.00	1,700,000.00	1,700,000.00
Bonds for deposits	1,050,000.00	1,050,000.00	1,050,000.00	1,050,000.00	1,050,000.00
U. S. bonds on hand					
Premiums on bonds	62,850.00	62,350.00	62,100.00	61,850.00	55,500.00
Stocks, securities, etc	4,580,466.57	4,635,921.45	4,724,195.28	5,439,301.13	5,768,003.21
Banking house, etc	70,350.00	70,050.00	69,750.00	69,300.00	68,550.00
Real estate, etc	172,453.55	305,842.91	313,705.57	322,896.44	320,111.03
Due from nat'l banks	2,465,682.05	1,831,460.92	1,906,419.83	1,578,511.18	2,268,281.40
Due from State banks	519,900.54	526,238.46	465,314.93	418,691.02	639,613.91
Due from res've ag'ts	9,127,005.94	7,864,513.74	9,346,681.39	7,977,014.52	8,870,341.47
Int'l-revenue stamps	11,418.93	9,308.55	6,274.64	3,479.40	3,369.67
Cash items	35,785.54	80,484.10	98,252.82	61,191.49	51,852.15
Clear'g-house exch'gs	596,242.28	613,099.13	731,741.77	709,363.66	811,600.13
Bills of other banks	620,006.00	655,777.00	640,404.00	543,280.00	924,167.00
Fractional currency	2,660.70	2,120.49	1,944.03	944.93	3,739.14
Specie	3,392,155.55	3,518,300.27	3,697,254.60	3,708,855.94	3,647,790.77
Legal-tender notes	4,625,000.00	1,695,000.00	1,595,000.00	1,465,000.00	1,305,000.00
U. S. cert's of deposit					
5% fund with Treas	85,000.00	85,000.00	85,000.00	85,000.00	85,000.00
Due from U. S. Treas	2,884.74	2,134.74	2,684.74	784.74	484.74
Total	41,421,790.78	40,535,704.21	42,483,925.57	41,541,749.37	43,642,920.93

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF SAN FRANCISCO.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	$6,000,000.00	$6,115,800.00	$6,140,000.00	$6,180,000.00	$6,200,000.00
Surplus fund	2,475,000.00	2,650,000.00	2,650,000.00	2,700,000.00	2,700,000.00
Undivided profits	1,118,022.89	755,373.42	956,027.02	815,152.56	1,075,948.53
Nat'l-bank circulation	2,256,800.00	2,250,500.00	2,331,640.00	3,256,740.00	3,499,597.50
State-bank circulation					
Due to national banks	1,097,276.53	1,092,529.48	1,350,678.93	1,415,339.68	1,739,654.05
Due to State banks	4,093,872.16	3,888,336.04	3,891,816.79	4,068,274.12	3,453,013.62
Due to trust co's, etc	1,850,714.64	1,670,062.99	1,597,750.98	2,036,531.18	1,862,327.47
Due to reserve agents	16,965.10	30,004.93	9,926.06	51,813.42	49,865.62
Dividends unpaid	6,725.00	17,174.50	11,262.50	75,612.50	7,949.50
Individual deposits	15,392,276.82	15,285,185.50	15,757,163.87	17,897,580.78	19,210,921.17
U. S. deposits	561,285.35	464,110.76	558,026.06	584,664.21	585,231.04
Dep'ts U.S.dis. officers		90,000.00			
Notes rediscounted					
Bills payable					
Other liabilities	22,115.84	22,115.84	50,000.00	22,033.12	22,040.62
Total	34,891,054.33	34,331,193.46	35,304,292.21	39,103,741.57	40,406,549.12

COLORADO.

	37 banks.	37 banks.	37 banks.	37 banks.	37 banks.
Capital stock	$2,722,000.00	$2,727,000.00	$2,727,000.00	$2,727,000.00	$2,727,000.00
Surplus fund	691,536.00	776,028.52	776,028.52	801,336.00	817,336.00
Undivided profits	519,736.04	408,386.24	482,791.61	377,486.02	465,404.09
Nat'l-bank circulation	1,674,300.00	1,737,390.00	1,825,300.00	1,831,600.00	1,826,750.00
State-bank circulation					
Due to national banks	1,620,853.32	1,700,557.68	1,660,264.43	1,493,662.24	1,712,807.31
Due to State banks	654,520.13	664,880.63	848,329.19	709,026.35	968,034.94
Due to trust co's, etc	441,322.84	474,945.22	483,555.26	563,154.71	487,921.41
Due to reserve agents		1,036.13	3,379.40	5,065.64	500.30
Dividends unpaid	90.00	1,743.40	309.00	2,938.25	3,225.00
Individual deposits	24,028,359.28	24,185,521.17	24,592,997.25	24,817,762.81	25,626,682.79
U. S. deposits	199,253.80	200,997.48	193,580.53	291,414.51	337,772.53
Dep'ts U. S.dis.officers	2,499.73	462.24	8,163.07	1,403.47	11,685.17
Notes rediscounted			9,900.00	10,000.00	
Bills payable	12,300.00	12,300.00		10,000.00	15,000.00
Other liabilities	1,890.39	8,144.00	540.14	1,336.65	2,310.32
Total	32,568,661.53	32,899,392.71	33,612,138.40	33,643,186.65	35,002,429.86

CITY OF DENVER.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock	$1,700,000.00	$1,700,000.00	$1,700,000.00	$1,700,000.00	$1,700,000.00
Surplus fund	450,000.00	475,000.00	475,000.00	500,000.00	500,000.00
Undivided profits	639,772.06	567,302.46	494,997.34	531,399.19	488,842.88
Nat'l-bank circulation	1,695,850.00	1,692,450.00	1,692,900.00	1,691,050.00	1,694,300.00
State-bank circulation					
Due to national banks	6,074,911.46	6,347,915.51	7,003,746.10	6,295,336.58	7,027,085.27
Due to State banks	2,514,819.16	2,055,452.12	2,582,964.11	2,190,008.83	2,771,848.88
Due to trust co's, etc	948,270.89	912,129.49	953,911.29	908,275.82	1,173,890.21
Due to reserve agents					
Dividends unpaid				2,900.00	
Individual deposits	26,802,851.69	25,910,670.92	26,762,508.41	26,847,969.54	27,491,390.89
U. S. deposits	157,408.40	253,093.98	206,070.63	234,117.94	418,516.03
Dep'ts U.S.dis.officers	437,907.12	621,189.73	611,827.39	640,691.47	377,046.77
Notes rediscounted					
Bills payable					
Other liabilities					
Total	41,421,790.78	40,535,204.21	42,483,925.57	41,541,749.37	43,642,920.93

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CONNECTICUT.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	84 banks.	84 banks.	83 banks.	83 banks.	83 banks.
Loans and discounts.	$49,009,956.25	$50,115,059.27	$50,256,548.77	$50,686,960.69	$51,240,867.14
Overdrafts	129,242.32	169,875.94	103,965.57	115,513.17	122,039.43
Bonds for circulation.	10,548,500.00	10,579,100.00	10,610,100.00	10,724,100.00	10,720,100.00
Bonds for deposits	1,297,960.00	1,294,360.00	1,294,300.00	1,296,800.00	1,296,800.00
U. S. bonds on hand	24,800.00	24,800.00	24,860.00	22,060.00	22,060.00
Premiums on bonds	115,365.32	89,626.58	95,393.84	104,605.99	106,856.67
Stocks, securities, etc	10,919,245.79	10,898,094.05	11,453,404.41	11,471,507.99	11,469,601.81
Banking house, etc	2,211,557.73	2,183,533.24	2,147,725.95	2,116,029.83	2,117,675.75
Real estate, etc	229,702.37	220,457.92	232,295.33	224,034.19	224,154.14
Due from nat'l banks.	1,969,960.57	1,773,001.64	1,682,123.28	2,349,354.16	2,000,422.92
Due from State banks	443,354.49	520,681.51	404,940.35	450,849.02	396,305.95
Due from res've ag'ts	7,713,300.88	8,938,981.24	8,685,957.13	8,323,425.59	7,417,065.46
Int'l-revenue stamps	37,774.19	33,550.29	26,651.27	24,864.24	18,833.01
Cash items	365,782.74	407,721.64	346,003.27	479,237.16	486,001.56
Clear'g-house exch'gs	234,309.11	264,728.82	227,637.19	460,644.35	334,437.08
Bills of other banks	703,135.00	647,886.00	765,483.00	709,992.00	509,205.00
Fractional currency	32,133.78	38,228.50	33,671.87	34,717.89	32,114.23
Specie	3,427,705.73	3,245,193.50	3,305,969.05	3,291,711.57	3,110,651.39
Legal-tender notes	1,161,922.00	1,227,876.00	1,208,182.00	1,158,815.00	988,534.00
U. S. cert's of deposit					
5% fund with Treas.	503,787.30	513,723.00	518,535.00	534,607.00	511,127.00
Due from U. S. Treas.	62,992.50	37,135.00	32,162.50	44,330.00	39,910.00
Total	91,142,488.07	93,223,614.14	93,455,909.78	94,624,159.84	93,164,762.54

DELAWARE.

	20 banks.	20 banks.	20 banks.	20 banks.	21 banks.
Loans and discounts.	$6,024,098.49	$6,082,838.87	$5,956,566.77	$6,481,541.66	$6,717,310.90
Overdrafts	3,729.30	2,910.44	4,314.91	4,800.79	4,614.40
Bonds for circulation.	883,500.00	883,500.00	883,500.00	883,500.00	890,500.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand	16,960.00	16,900.00	16,900.00	11,900.00	12,400.00
Premiums on bonds	5,747.65	5,649.84	5,649.84	5,799.84	6,386.72
Stocks, securities, etc	1,239,650.37	1,359,943.34	1,532,108.13	1,659,936.54	1,800,427.30
Banking house, etc	345,423.73	347,928.73	347,916.08	346,813.54	351,113.54
Real estate, etc	94,435.39	73,134.28	72,820.39	76,313.04	75,898.32
Due from nat'l banks.	317,054.09	181,679.39	227,066.80	323,888.85	298,756.19
Due from State banks	123,321.85	84,055.62	94,764.98	106,338.15	119,138.25
Due from res've ag'ts	1,611,348.20	1,576,627.36	1,384,770.63	1,157,012.07	1,519,993.52
Int'l-revenue stamps	3,002.25	3,014.04	2,411.10	1,023.91	911.64
Cash items	56,777.75	46,692.03	26,859.53	87,060.64	80,093.24
Clear'g-house exch'gs	59,054.33	45,337.36	49,270.05	80,283.92	71,594.01
Bills of other banks	41,173.00	60,276.00	50,959.00	47,186.00	55,887.00
Fractional currency	6,856.85	7,620.66	6,478.72	8,034.28	6,584.09
Specie	362,430.00	373,620.54	391,250.31	427,924.23	385,800.48
Legal-tender notes	144,747.00	135,805.00	154,095.00	172,621.00	182,027.00
U. S. cert's of deposit					
5% fund with Treas.	43,185.00	42,325.00	43,475.00	43,085.00	42,795.00
Due from U. S. Treas.	6,000.00	3,010.00	10,000.00	5,000.00	2,130.00
Total	11,438,495.25	11,382,868.50	11,311,177.24	11,980,063.46	12,674,361.60

DISTRICT OF COLUMBIA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts.	$1,039,059.66	$957,626.18	$942,791.41	$1,036,512.30	$1,058,232.73
Overdrafts	1,078.55	284.10	935.66	115.79	826.10
Bonds for circulation.	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
Bonds for deposits					
U. S. bonds on hand	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Premiums on bonds					
Stocks, securities, etc	239,380.00	241,388.16	248,858.16	248,388.16	248,388.16
Banking house, etc	23,000.00	23,000.00	23,000.00	23,000.00	23,000.00
Real estate, etc	3,135.60	3,135.60	3,135.60	3,135.60	3,135.60
Due from nat'l banks.	2,971.38	4,026.08	29,579.01	9,054.97	16,126.71
Due from State banks					
Due from res've ag'ts	105,291.11	201,791.50	247,767.45	159,992.13	118,443.92
Int'l-revenue stamps	477.30	359.65	239.95	211.65	211.65
Cash items	28,730.63	18,881.23	7,547.75	13,085.17	36,356.43
Clear'g-house exch'gs					
Bills of other banks	3,645.00	4,375.00	6,275.00	3,650.00	3,675.00
Fractional currency	255.71	676.90	447.77	273.61	363.16
Specie	189,806.00	168,666.75	61,160.25	166,854.50	157,610.75
Legal-tender notes	60,880.00	67,120.00	54,250.00	59,450.00	56,030.00
U. S. cert's of deposit					
5% fund with Treas.	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00
Due from U. S. Treas.					
Total	1,961,110.94	1,955,031.15	1,989,688.01	1,987,423.88	1,986,100.21

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CONNECTICUT.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	84 banks.	84 banks.	83 banks.	83 banks.	83 banks.
Capital stock	$20,552,070.00	$20,557,070.00	$20,457,070.00	$20,357,070.00	$20,357,070.00
Surplus fund	8,055,146.54	8,055,396.54	8,027,396.54	8,006,407.12	8,006,412.23
Undivided profits	3,552,581.69	3,260,493.03	3,610,463.02	3,314,436.09	3,566,723.98
Nat'l-bank circulation	10,174,754.50	10,381,127.00	10,460,717.00	10,533,149.50	10,594,347.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	1,697,740.85	1,120,366.66	1,315,400.85	1,384,383.62	1,324,901.58
Due to State banks	294,257.42	200,019.53	265,125.56	298,056.28	283,011.19
Due to trust co's, etc	2,117,855.42	2,897,671.50	3,248,377.10	3,027,214.84	2,782,049.43
Due to reserve agents	622,804.59	292,800.78	613,747.99	743,754.46	966,565.60
Dividends unpaid	13,937.42	29,242.06	16,045.40	53,472.47	54,106.97
Individual deposits	42,731,696.66	45,152,344.99	44,179,833.60	45,559,372.09	43,697,622.73
U. S. deposits	1,180,252.22	1,194,462.70	1,201,666.08	1,201,519.79	1,280,240.09
Dep'ts U. S. dis. officers	5,749.96	7,133.43	7,995.56	1,414.11	9,741.00
Notes rediscounted	1,658.61	.....	13,500.00	9,500.00	105,200.00
Bills payable	110,000.00	45,000.00	15,000.00	85,000.00	110,000.00
Other liabilities	31,982.19	30,485.92	23,571.08	49,409.47	26,770.74
Total	91,142,488.07	93,223,614.14	93,455,909.78	94,624,159.84	93,164,762.54

DELAWARE.

	20 banks	20 banks.	20 banks.	20 banks.	21 banks.
Capital stock	$2,158,985.00	$2,158,985.00	$2,158,985.00	$2,158,985.00	$2,173,985.00
Surplus fund	988,600.00	989,018.82	989,000.00	1,006,150.00	1,006,150.00
Undivided profits	443,716.53	384,377.17	454,108.11	409,677.30	462,762.98
Nat'l-bank circulation	871,762.50	864,192.50	865,225.00	866,335.00	875,245.00
State-bank circulation	540.50	540.50	540.50	540.50	540.50
Due to national banks	447,890.04	234,610.06	328,313.90	280,657.89	282,748.72
Due to State banks	23,918.15	7,939.19	13,570.12	4,275.58	7,554.46
Due to trust co's, etc	225,504.68	291,029.18	168,266.79	204,010.64	151,348.43
Due to reserve agents	1,727.76	11,618.89	18,229.34	6,481.19	.....
Dividends unpaid	1,679.15	3,524.46	1,485.96	6,780.59	2,972.46
Individual deposits	6,225,587.38	6,388,759.22	6,265,179.00	6,969,896.26	7,652,277.54
U. S. deposits	32,567.98	25,474.14	29,749.94	38,192.79	42,061.23
Dep'ts U.S. dis. officers	14,932.07	22,025.86	17,750.07	9,307.21	7,991.77
Notes rediscounted	.....	.....	.....	10,000.00	.....
Bills payable	.....	.....	.....	8,000.00	8,000.00
Other liabilities	1,083.51	773.51	773.51	773.51	723.51
Total	11,438,495.25	11,382,868.50	11,311,177.24	11,980,063.46	12,674,361.60

DISTRICT OF COLUMBIA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock	$252,000.00	$252,000.00	$252,000.00	$252,000.00	$252,000.00
Surplus fund	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits	150,244.74	146,243.43	149,436.23	150,520.63	161,549.38
Nat'l-bank circulation	246,400.00	239,860.00	247,500.00	250,000.00	245,700.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	26,035.59	29,872.75	5,725.33	18,978.33	18,613.23
Due to State banks	1,280.72	534.31	595.44	800.02	660.34
Due to trust co's, etc	.....	.....	.....	.....	.....
Due to reserve agents	.....	.....	.....	.....	.....
Dividends unpaid	5,696.00	6,428.00	6,124.00	6,888.00	6,124.00
Individual deposits	1,129,753.89	1,130,092.66	1,178,307.01	1,158,236.90	1,151,453.26
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S. dis. officers	.....	.....	.....	.....	.....
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Other liabilities	.....	.....	.....	.....	.....
Total	1,961,410.94	1,955,031.15	1,989,688.01	1,987,423.88	1,986,100.21

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF WASHINGTON.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
Loans and discounts	$11,868,618.78	$11,966,240.76	$12,308,269.24	$12,292,979.92	$12,631,261.33
Overdrafts	9,095.85	8,077.69	12,616.62	12,774.13	24,221.76
Bonds for circulation	1,170,000.00	1,219,000.00	1,219,000.00	1,219,000.00	1,219,000.00
Bonds for deposits	451,000.00	451,000.00	451,000.00	451,000.00	451,000.00
U. S. bonds on hand	205,050.00	157,700.00	155,800.00	151,290.00	149,590.00
Premiums on bonds	58,964.29	58,173.78	58,502.84	57,566.96	67,195.50
Stocks, securities, etc	1,095,709.76	1,182,781.81	1,305,409.45	1,396,370.17	1,340,223.92
Banking house, etc	1,187,660.06	1,197,660.06	1,273,183.21	1,286,806.21	1,284,538.78
Real estate, etc	88,874.54	88,874.54	101,544.04	101,547.97	101,547.97
Due from nat'l banks	1,865,469.53	1,938,016.48	2,184,819.98	1,939,119.61	1,813,792.39
Due from State banks	324,086.37	306,170.55	326,840.16	334,832.62	327,519.09
Due from res've ag'ts	2,581,297.06	3,040,788.84	3,865,351.17	2,692,848.03	2,658,211.03
Int'l-revenue stamps	12,717.05	11,655.59	9,379.14	6,617.59	5,414.66
Cash items	253,317.72	268,222.43	151,731.51	212,506.30	312,049.07
Clear'g-house exch'gs	389,378.27	383,788.44	189,874.71	250,153.58	238,584.42
Bills of other banks	12,025.00	4,055.00	6,070.00	13,495.00	8,270.00
Fractional currency	9,966.29	7,429.06	7,148.92	7,538.28	7,387.56
Specie	2,078,993.09	1,916,849.40	2,086,444.08	2,369,407.50	2,298,428.05
Legal-tender notes	1,116,377.00	1,195,716.00	1,240,575.00	802,931.00	587,580.00
U.S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	53,500.00	54,092.50	55,950.00	55,950.00	55,950.00
Due from U. S. Treas	2,500.00	.....	40.00	8,500.00	.....
Total	24,834,600.66	25,456,292.93	27,009,550.07	25,663,234.87	25,581,765.53

FLORIDA.

	17 banks.	17 banks.	17 banks.	17 banks.	17 banks.
Loans and discounts	$5,367,833.38	$5,543,217.84	$5,477,376.21	$5,158,312.91	$5,653,521.40
Overdrafts	72,921.29	87,098.61	82,664.33	85,250.63	82,336.57
Bonds for circulation	730,000.00	730,000.00	755,000.00	755,000.00	755,000.00
Bonds for deposits	265,000.00	265,000.00	265,000.00	272,000.00	272,000.00
U. S. bonds on hand	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Premiums on bonds	37,723.44	34,998.44	36,579.69	30,534.69	30,534.69
Stocks, securities, etc	714,436.46	711,778.82	695,511.07	623,787.13	641,488.62
Banking house, etc	273,351.37	276,090.89	293,998.12	242,448.23	246,159.01
Real estate, etc	67,607.49	67,729.60	93,301.67	124,857.59	123,206.64
Due from nat'l banks	503,145.81	440,346.86	463,127.25	773,881.28	617,648.32
Due from State banks	274,282.59	210,898.74	265,325.02	317,679.33	226,589.66
Due from res've ag'ts	900,735.64	928,256.37	1,679,117.50	3,087,896.95	2,103,508.86
Int'l-revenue stamps	6,752.84	6,588.14	5,368.40	2,770.91	2,665.34
Cash items	61,902.82	42,222.80	55,286.98	55,491.84	76,139.84
Clear'g-house exch'gs	13,682.29	23,010.72	14,365.09	26,639.93	18,163.42
Bills of other banks	94,605.00	108,871.00	102,072.00	120,727.00	127,510.00
Fractional currency	6,789.52	6,469.12	6,108.80	5,464.24	5,975.79
Specie	391,563.92	434,610.42	396,214.56	512,103.80	456,173.99
Legal-tender notes	377,511.00	372,744.00	264,302.00	438,800.00	373,837.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	31,800.00	33,880.00	36,290.00	37,750.00	37,451.00
Due from U. S. Treas	550.00	1,500.00	2,000.00	651.09	900.00
Total	10,193,224.86	10,326,312.37	10,990,011.69	12,673,053.46	11,851,810.15

GEORGIA.

	28 banks.	29 banks.	30 banks.	30 banks.	30 banks.
Loans and discounts	$12,771,079.28	$12,570,790.19	$12,272,885.05	$13,640,750.61	$15,041,378.53
Overdrafts	1,658,886.69	762,760.89	537,597.02	374,847.28	580,864.61
Bonds for circulation	2,385,000.00	2,439,500.00	2,447,500.00	2,347,500.00	2,347,500.00
Bonds for deposits	840,000.00	840,000.00	940,000.00	994,000.00	994,000.00
U. S. bonds on hand	70,200.00	42,250.00	42,250.00	40,000.00	40,000.00
Premiums on bonds	104,178.01	103,675.52	109,493.52	85,787.28	84,806.03
Stocks, securities, etc	720,166.89	663,006.27	698,315.70	996,989.83	896,114.70
Banking house, etc	290,606.39	292,016.84	300,579.29	300,220.88	302,867.74
Real estate, etc	211,616.89	200,894.77	204,741.77	196,017.92	218,831.84
Due from nat'l banks	1,148,467.28	981,523.34	1,055,680.46	1,052,412.97	1,169,202.67
Due from State banks	857,505.41	796,127.03	894,278.59	601,214.74	703,445.63
Due from res've ag'ts	1,172,176.78	1,281,452.50	1,218,238.82	1,277,510.57	1,191,897.50
Int'l-revenue stamps	11,060.56	10,918.76	8,214.82	5,806.06	6,020.59
Cash items	226,421.66	351,991.07	154,716.41	60,013.78	107,921.15
Clear'g-house exch'gs	411,093.02	267,762.97	237,806.79	293,290.86	425,914.04
Bills of other banks	224,961.00	217,428.00	251,018.00	176,272.00	230,620.00
Fractional currency	10,450.14	10,837.81	18,111.56	18,301.00	15,455.23
Specie	764,123.93	924,030.51	852,285.49	768,718.51	742,266.04
Legal-tender notes	679,525.00	591,170.00	571,851.00	498,011.00	621,987.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	117,850.00	119,715.00	121,725.00	112,990.00	111,927.60
Due from U. S. Treas	5,482.57	12,994.47	12,296.37	6,189.77	1,461.47
Total	24,080,851.50	23,510,845.67	22,952,645.66	23,846,878.06	25,837,485.40

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF WASHINGTON.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
Capital stock	$2,775,000.00	$2,775,000.00	$2,775,000.00	$2,775,000.00	$2,775,000.00
Surplus fund	1,321,700.00	1,492,500.00	1,592,500.00	1,603,456.10	1,603,456.10
Undivided profits	735,442.30	556,938.46	520,377.58	510,600.61	575,460.05
Nat'l-bank circulation	1,060,055.00	1,090,665.00	1,086,755.00	1,085,015.00	1,113,475.00
State-bank circulation					
Due to national banks	340,807.19	288,586.26	362,394.90	377,300.62	353,514.24
Due to State banks	95,959.66	80,932.27	65,766.29	102,679.77	107,382.95
Due to trust co's, etc.	733,920.42	988,531.95	968,057.75	621,482.19	655,659.52
Due to reserve agents	12,784.20	10,877.73	7,342.31	8,729.78	15,318.24
Dividends unpaid	3,678.50	6,958.50	4,611.00	19,926.00	32,574.50
Individual deposits	17,330,160.09	17,738,878.07	19,202,965.78	18,131,183.61	17,890,439.83
U. S. deposits	369,881.99	395,978.51	373,346.75	358,537.29	437,000.85
Dep'ts U.S.dis.officers	55,211.31	30,446.18	50,432.71	69,323.90	22,484.25
Notes rediscounted					
Bills payable					
Other liabilities					
Total	24,834,600.66	25,456,292.93	27,009,550.07	25,663,234.87	25,581,765.53

FLORIDA.

	17 banks.	17 banks.	17 banks.	17 banks.	17 banks.
Capital stock	$1,355,000.00	$1,355,000.00	$1,355,000.00	$1,355,000.00	$1,355,000.00
Surplus fund	584,600.00	643,100.00	643,100.00	658,600.00	658,600.00
Undivided profits	228,959.74	181,835.58	253,092.29	239,587.24	288,933.80
Nat'l-bank circulation	715,500.00	718,050.00	752,850.00	752,200.00	751,950.00
State-bank circulation					
Due to national banks	253,412.93	170,830.74	226,964.87	202,637.56	174,045.87
Due to State banks	220,281.43	272,226.34	293,946.74	388,690.16	238,793.64
Due to trust co's, etc.	14,240.75	14,341.91	7,672.74	11,709.48	9,675.06
Due to reserve agents	13,364.04	9,199.29	13,056.26	5,899.47	2,799.22
Dividends unpaid	460.50	1,481.25	613.50	6,507.00	2,681.50
Individual deposits	6,339,551.88	6,493,854.86	6,975,225.35	8,607,915.32	7,927,619.46
U. S. deposits	214,859.99	225,910.39	223,112.67	203,075.50	178,798.72
Dep'ts U. S. dis. officers	43,105.75	32,381.63	34,799.77	55,246.44	89,816.35
Notes rediscounted	89,887.85	163,100.38	133,077.50	148,485.29	160,596.53
Bills payable	105,000.00	45,000.00	70,000.00	30,000.00	5,000.00
Other liabilities	15,000.00		7,500.00	7,500.00	7,500.00
Total	10,193,224.86	10,326,312.37	10,990,011.69	12,673,053.46	11,851,810.15

GEORGIA.

	28 banks.	29 banks.	30 banks.	30 banks.	30 banks.
Capital stock	$3,606,000.00	$3,628,500.00	$3,666,000.00	$3,666,000.00	$3,666,000.00
Surplus fund	1,221,570.00	1,286,800.00	1,286,800.00	1,346,405.99	1,346,405.99
Undivided profits	1,125,825.61	981,020.45	1,158,960.63	1,076,191.92	1,161,719.45
Nat'l-bank circulation	2,329,872.50	2,423,247.50	2,440,547.50	2,342,447.50	2,344,797.50
State-bank circulation					
Due to national banks	658,704.26	566,329.68	570,637.89	772,509.32	637,134.21
Due to State banks	845,037.88	973,360.08	599,194.44	622,100.39	735,014.60
Due to trust co's, etc.	62,560.42	80,704.77	195,569.18	87,758.80	26,818.25
Due to reserve agents	200,266.41	83,095.62	208,536.83	158,878.48	229,973.86
Dividends unpaid	2,643.50	8,731.40	2,813.40	21,532.50	3,471.00
Individual deposits	11,939,680.60	12,022,127.94	11,182,039.15	11,177,291.09	12,041,225.59
U. S. deposits	736,605.60	698,693.25	846,146.03	922,980.54	946,437.61
Dep'ts U.S.dis.officers	22,054.28	55,999.09	47,275.79	15,213.54	45,262.06
Notes rediscounted	639,883.81	434,784.30	459,065.47	1,047,296.55	1,754,731.36
Bills payable	674,365.15	260,000.00	268,077.09	586,842.81	895,295.44
Other liabilities	15,781.48	7,451.59	20,982.26	3,428.63	3,198.48
Total	24,080,851.50	23,510,845.67	22,952,645.66	23,846,878.06	25,837,485.40

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF SAVANNAH.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts	$2,179,052.93	$2,116,800.64	$2,090,406.49	$1,855,216.33	$1,800,096.46
Overdrafts	2,182.37	4,871.39	216.30	682.01	3,491.16
Bonds for circulation	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
Bonds for deposits	127,000.00	127,000.00	127,000.00	127,000.00	127,000.00
U. S. bonds on hand					
Premiums on bonds	5,677.50	5,677.50	5,677.50	1,500.00	1,500.00
Stocks, securities, etc	33,431.99	31,232.99	31,282.99	27,379.50	27,454.50
Banking house, etc	55,131.50	55,131.50	55,131.50	55,131.50	55,131.50
Real estate, etc					
Due from nat'l banks	38,135.01	51,867.83	21,357.26	67,172.34	63,006.39
Due from State banks	20,709.39	16,596.61	10,557 25	9,644.54	13,841.50
Due from res've ag'ts	130,137.04	88,310.79	62,666.81	146,780.90	170,440.28
Int'l-revenue stamps	346.25	175.00	467.50	197.45	213.08
Cash items	117.00	16.00			
Clear'g-house exch'gs	17,740.12		14,986.14	34,503.40	30,565.65
Bills of other banks	15,000.00	34,798.00	10,000.00	15,000.00	6,000.00
Fractional currency	1,452.89	2,652.12	1,881.12	977.63	931.42
Specie	106,200.00	161,300.00	165,000.00	113,600.00	102,904.00
Legal-tender notes	50,236.00	90,000.00	35,422.00	50,521.00	30,000.00
U. S. cert's of deposit					
5% fund with Treas.	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Due from U. S. Treas	2.50	2.50	2.50	2.50	2.50
Total	2,992,582.49	2,996,432.87	2,842,055.36	2,715,309.10	2,642,581.44

HAWAII.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts	$657,073.36	$808,114.30	$866,587.81	$932,211.27	$866,775.03
Overdrafts	3,143.84	42.40	2,523.72	14,590.26	4,904.56
Bonds for circulation	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	200,000.00
U. S. bonds on hand					
Premiums on bonds	7,000.00	7,000.00	7,000.00	5,000.00	12,911.52
Stocks, securities, etc					
Banking house, etc					
Real estate, etc					
Due from nat'l banks					
Due from State banks	26,089.72	3,450.14	21,971.40	19,831.23	8,353.76
Due from res've ag'ts			25,000.00	40,099.43	38,158.26
Int'l-revenue stamps	2,000.00	2,000.00	1,800.00	1,610.00	1,640.00
Cash items	8,527.46	25,047.98	19,446.59	17,452.49	21,347.72
Clear'g-house exch'gs					
Bills of other banks	160.00	175.00	125.00	235.00	140.00
Fractional currency	12.19	41.03	40.40	22.95	258.15
Specie	140,046.05	130,244.75	174,903.00	217,887.90	207,412.10
Legal-tender notes		245.00	292.00	37,835.00	12,115.00
U. S. cert's of deposit					
5% fund with Treas.	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from U. S. Treas					
Total	996,552.62	1,128,863.60	1,272,189.92	1,439,305.53	1,426,516.10

IDAHO.

	10 banks.	10 banks.	11 banks.	11 banks.	12 banks.
Loans and discounts	$1,851,059.56	$1,922,296.62	$1,934,970.16	$1,876,372.18	$2,043,703.10
Overdrafts	225,155.86	182,456.32	170,833.07	190,895.99	222,401.70
Bonds for circulation	212,850.00	212,850.00	219,100.00	219,100.00	225,400.00
Bonds for deposits	80,000.00	80,000.00	80,000.00	81,100.00	80,000.00
U. S. bonds on hand	20,560.00	20,560.00	20,760.00	19,860.00	22,460.00
Premiums on bonds	13,906.23	13,628.08	13,653.08	13,318.08	13,880.58
Stocks, securities, etc	551,672.47	400,139.68	346,155.03	402,678.86	515,833.08
Banking house, etc	123,391.93	123,469.46	126,594.39	126,144.64	127,344.64
Real estate, etc	147,737.46	146,430.03	138,265.46	126,762.03	118,836.37
Due from nat'l banks	412,395.60	394,732.35	484,156.56	120,294.73	374,474.55
Due from State banks	138,695.48	193,980.50	181,338.62	219,784.62	217,107.10
Due from res've ag'ts	973,173.79	861,664.06	1,049,870.51	1,513,429.12	1,510,827.65
Int'l-revenue stamps	4,810.15	4,599.88	3,750.39	1,714.88	2,776.00
Cash items	16,944.92	9,346.57	14,476.01	30,061.39	32,488.16
Clear'g-house exch'gs		3,835.98		500.00	
Bills of other banks	33,831.00	47,605.00	28,788.00	39,509.00	28,341.00
Fractional currency	840.31	582.27	777.87	1,394.17	1,177.11
Specie					
Legal-tender notes	327,003.85	301,316.65	323,744 75	272,620.60	316,343.20
U. S. cert's of deposit	70,567.00	85,388.00	55,865.00	74,830.00	56,285.00
5% fund with Treas	10,642.50	10,332.50	9,942.50	10,955.00	10,770.00
Due from U. S. Treas	343.75	843.75		20.74	500.00
Total	5,215,581.86	5,016,057.70	5,203,039.46	5,641,649.03	5,927,949.24

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF SAVANNAH.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	$750,000.00	$750,000.00	$750,000.00	$750,000.00	$750,000.00
Surplus fund	225,000.00	225,000.00	225,000.00	225,000.00	225,000.00
Undivided profits	120,472.63	102,672.50	124,116.66	111,471.57	127,223.19
Nat'l-bank circulation	197,795.00	197,595.00	197,595.00	196,345.00	199,995.00
State-bank circulation					
Due to national banks	124,389.48	116,908.05	130,610.66	236,927.09	108,160.99
Due to State banks	63,198.46	173,165.89	75,539.47	85,616.80	95,268.17
Due to trust co's, etc	66,506.95	63,309.23	49,581.24	55,179.88	37,058.56
Due to reserve agents	19,023.80				
Dividends unpaid	513.00	1,380.50	145.50	1,759.00	259.00
Individual deposits	714,825.42	826,028.08	782,810.45	790,243.90	703,654.61
U. S. deposits	81,409.75	87,578.96	34,757.54	39,268.62	97,184.74
Dep'ts U.S.dis.officers	41,600.94	33,938.46	89,398.84	78,497.24	28,777.18
Notes rediscounted	43,000.00	43,000.00	37,500.00	20,000.00	
Bills payable	500,000.00	350,000.00	345,000.00	125,000.00	270,000.00
Other liabilities	44,847.06	25,856.20			
Total	2,992,582.49	2,996,432.87	2,842,055.36	2,715,309.10	2,642,581.44

HAWAII.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock	$500,000.00	$500,000.00	$500,000.00	$500,000.00	$500,000.00
Surplus fund		1,000.00	1,000.00	25,000.00	25,000.00
Undivided profits	27,461.00	26,249.01	27,611.37	9,577.22	19,995.61
Nat'l-bank circulation	29,000.00	50,000.00	50,000.00	49,400.00	49,180.00
State-bank circulation					
Due to national banks					
Due to State banks		31,131.41	17,158.42	1,158.18	89,982.25
Due to trust co's, etc	7,356.43				
Due to reserve agents					
Dividends unpaid		628.75	166.25	352.50	7.50
Individual deposits	378,928.87	411,299.18	572,022.48	731,749.11	541,738.83
U. S. deposits	49,062.26	97,703.53	73,031.97	105,928.29	168,809.67
Dep'ts U.S.dis.officers	4,144.16	10,851.72	23,075.83	14,391.63	30,717.37
Notes rediscounted					
Bills payable					
Other liabilities	599.90		8,123.60	1,748.60	1,084.87
Total	996,552.62	1,128,863.60	1,272,189.92	1,439,305.53	1,426,516.10

IDAHO.

	10 banks.	10 banks.	11 banks.	11 banks.	12 banks.
Capital stock	$575,000.00	$575,000.00	$600,000.00	$600,000.00	$625,000.00
Surplus fund	200,000.00	215,000.00	215,000.00	206,000.00	203,920.31
Undivided profits	190,190.07	148,646.53	152,454.71	174,864.35	189,822.89
Nat'l-bank circulation	190,207.50	189,257.50	190,157.50	193,855.00	199,005.00
State-bank circulation					
Due to national banks	33,051.42	33,835.42	18,182.29	34,624.09	46,568.10
Due to State banks	58,023.49	74,036.94	47,453.96	71,018.49	87,585.78
Due to trust co's, etc					
Due to reserve agents			114.59		
Dividends unpaid		100.00	75.00	913.00	
Individual deposits	3,895,509.42	3,704,662.65	3,892,415.24	4,269,953.58	4,489,738.26
U. S. deposits	49,762.78	32,726.05	31,523.56	53,982.07	28,712.10
Dep'ts U.S.dis. officers	23,837.18	42,792.61	40,401.86	21,430.75	50,554.68
Notes rediscounted			15,260.75		
Bills payable				15,000.00	
Other liabilities				7.70	41.82
Total	5,215,581.86	5,016,057.70	5,203,039.46	5,641,649.03	5,920,949.24

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

ILLINOIS.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	230 banks.	233 banks.	234 banks.	243 banks.	243 banks.
Loans and discounts	$71,194,330.81	$72,574,650.13	$75,806,875.04	$78,535,110.94	$83,164,112.93
Overdrafts	1,339,395.44	1,396,406.66	1,240,734.61	1,305,069.23	1,380,669.60
Bonds for circulation	10,298,750.00	10,805,250.00	11,002,750.00	11,362,500.00	11,440,300.00
Bonds for deposits	1,697,250.00	1,747,000.00	1,797,000.00	2,057,000.00	2,078,000.00
U. S. bonds on hand	682,310.00	599,030.00	644,940.00	449,900.00	650,600.00
Premiums on bonds	239,118.54	218,742.77	227,809.54	255,051.82	290,455.14
Stocks, securities, etc	7,769,927.27	8,098,723.37	8,704,275.35	9,008,636.71	9,389,745.28
Banking house, etc	2,244,093.79	2,213,379.92	2,228,725.43	2,349,970.39	2,382,893.90
Real estate, etc	866,100.49	891,039.10	918,703.98	892,068.02	893,749.74
Due from nat'l banks	1,866,272.42	2,016,103.56	2,074,659.07	2,353,630.61	2,367,913.86
Due from State banks	615,885.00	772,463.21	586,864.64	735,725.34	844,087.59
Due from res've ag'ts	17,727,947.74	20,918,691.55	19,814,749.87	20,729,231.24	21,566,116.44
Int'l-revenue stamps	77,435.51	66,104.68	60,255.88	33,686.56	31,277.33
Cash items	617,658.76	598,270.11	540,457.79	646,900.02	661,606.00
Clear'g-house exch'gs	282,936.11	282,927.61	273,022.04	254,337.58	353,032.43
Bills of other banks	1,001,011.00	868,337.00	1,023,472.00	937,816.00	961,110.00
Fractional currency	47,179.53	52,341.92	48,350.45	51,402.22	58,810.50
Specie	4,895,624.11	5,019,452.62	5,061,514.44	4,968,002.44	4,941,832.29
Legal-tender notes	2,015,547.00	2,166,556.00	2,222,767.00	2,192,715.00	2,217,385.00
U. S. cert's of deposit	45,000.00	.....	120,000.00	185,000.00	305,000.00
5% fund with Treas	495,340.37	523,925.75	545,007.65	551,286.15	561,444.55
Due from U. S. Treas	18,232.20	19,477.46	16,302.86	10,088.16	14,502.26
Total	126,037,346.09	131,848,873.42	134,959,237.64	139,865,128.43	146,554,644.84

CITY OF CHICAGO.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Loans and discounts	$139,473,078.13	$148,784,689.26	$154,810,246.70	$171,879,449.16	$167,219,548.90
Overdrafts	72,647.66	68,574.79	192,747.76	113,795.91	87,103.37
Bonds for circulation	5,240,000.00	6,240,000.00	6,240,000.00	6,240,000.00	6,240,000.00
Bonds for deposits	1,610,000.00	1,560,000.00	1,560,000.00	1,860,000.00	1,860,000.00
U. S. bonds on hand	172,060.00	337,990.00	59,710.00	349,060.00	51,730.00
Premiums on bonds	97,653.27	132,497.02	131,514.16	150,080.33	150,904.83
Stocks, securities, etc	10,473,999.33	11,808,116.53	13,263,804.44	13,140,739.20	12,672,663.41
Banking house, etc	277,432.78	277,432.78	278,348.35	278,348.35	478,348.35
Real estate, etc	272,636.81	247,012.33	214,468.45	224,653.12	224,110.30
Due from nat'l banks	37,238,084.19	41,284,233.83	41,842,332.52	37,671,816.04	39,954,639.48
Due from State banks	11,262,161.73	8,618,898.99	8,694,373.72	8,298,986.63	9,664,672.82
Due from res've ag'ts	.....	.....	.....	.....	.....
Int'l-revenue stamps	46,422.87	35,492.83	33,996.29	21,072.38	23,764.52
Cash items	407,720.75	115,537.62	190,904.76	485,457.17	299,259.19
Clear'g-house exch'gs	8,217,679.89	7,661,503.96	7,479,049.45	10,456,383.39	11,202,031.81
Bills of other banks	1,442,805.00	1,491,991.00	1,612,591.00	1,525,599.00	1,406,090.00
Fractional currency	42,244.27	28,418.25	20,170.23	19,948.70	19,832.12
Specie	31,461,017.15	32,978,084.95	32,154,104.37	28,612,084.45	32,095,257.30
Legal-tender notes	17,398,620.00	19,468,673.00	20,515,687.00	24,820,647.00	20,021,109.00
U. S. cert's of deposit	140,000.00	.....	250,000.00	330,000.00	330,000.00
5% fund with Treas	261,347.50	304,580.00	310,947.50	308,097.50	309,947.50
Due from U. S. Treas	105,002.50	80,702.50	113,152.50	135,995.12	61,252.50
Total	265,712,613.83	281,524,429.64	289,968,149.20	306,922,213.45	304,372,265.40

INDIANA.

	121 banks.	123 banks.	126 banks.	126 banks.	129 banks.
Loans and discounts	$37,728,038.73	$37,247,729.72	$38,261,579.15	$38,922,269.41	$40,242,341.42
Overdrafts	407,638.91	418,077.66	375,795.62	388,733.28	459,354.79
Bonds for circulation	6,118,000.00	6,221,250.00	6,361,000.00	6,397,000.00	6,543,250.00
Bonds for deposits	1,291,500.00	1,296,800.00	1,299,800.00	1,304,800.00	1,312,800.00
U. S. bonds on hand	623,250.00	666,610.00	592,890.00	644,890.00	592,050.00
Premiums on bonds	200,621.63	174,768.19	169,385.07	173,999.19	162,514.95
Stocks, securities, etc	5,157,971.71	5,172,663.83	5,725,919.39	6,096,206.11	6,420,778.34
Banking house, etc	1,337,534.33	1,305,338.39	1,323,330.52	1,311,511.12	1,335,150.79
Real estate, etc	569,480.01	598,525.33	591,015.16	575,536.84	565,402.86
Due from nat'l banks	2,717,208.87	2,694,607.95	2,956,924.21	2,991,577.41	3,314,110.17
Due from State banks	611,801.74	773,617.40	839,588.30	771,035.81	754,189.84
Due from res've ag'ts	11,480,915.55	12,522,903.79	11,966,544.20	12,871,934.95	12,680,190.03
Int'l-revenue stamps	26,773.34	24,220.43	22,329.26	11,508.71	9,103.89
Cash items	343,275.03	361,186.26	297,582.18	311,808.64	322,478.87
Clear'g-house exch'gs	11,617.53	10,800.51	5,211.95	5,325.40	15,768.90
Bills of other banks	997,499.00	1,012,721.00	1,226,532.00	1,247,215.00	1,102,994.00
Fractional currency	35,615.10	42,727.67	36,927.61	38,906.98	40,626.99
Specie	3,651,917.72	3,624,785.46	3,479,711.47	3,607,433.11	3,591,079.99
Legal-tender notes	1,515,033.00	1,475,253.00	1,579,020.00	1,753,473.00	1,740,378.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	293,308.40	292,587.75	306,400.15	304,706.65	314,300.95
Due from U. S. Treas	15,321.19	12,626.78	21,148.50	14,057.50	17,242.50
Total	75,140,321.79	75,951,801.12	77,438,664.44	79,803,929.11	81,536,097.28

ARRANGED BY STATES AND RESERVE CITIES—Continued.

ILLINOIS.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	230 banks.	233 banks.	234 banks.	243 banks.	243 banks.
Capital stock	$18,746,900.00	$18,843,900.00	$18,880,600.00	$19,392,000.00	$19,404,100.00
Surplus fund	6,672,722.67	6,809,710.88	6,831,089.88	6,952,271.06	6,974,898.47
Undivided profits	3,695,164.46	3,237,133.97	3,550,436.74	3,380,384.25	3,845,310.79
Nat'l-bank circulation	9,923,557.50	10,532,777.50	10,879,080.00	11,118,470.00	11,301,425.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	813,279.21	946,326.48	936,943.49	922,076.86	1,273,083.12
Due to State banks	3,951,508.85	4,311,929.52	3,778,534.07	3,819,403.66	4,567,444.28
Due to trust co's, etc	106,498.04	239,465.85	155,007.50	315,376.35	375,668.03
Due to reserve agents	12,959.66	17,952.46	13,067.68	21,975.60	44,400.73
Dividends unpaid	19,369.87	42,887.95	28,051.70	84,380.52	36,463.95
Individual deposits	80,061,211.06	84,767,416.54	88,080,655.53	91,702,466.27	96,304,153.44
U. S. deposits	1,645,930.87	1,823,400.28	1,735,469.90	2,042,683.52	2,247,645.97
Dep'ts U.S.dis.officers	235,427.32	125,490.59	72,283.54	42,959.74	88,499.07
Notes rediscounted	5,000.00	7,000.00	.....	.....	31,000.00
Bills payable	133,700.00	97,500.00	18,000.00	40,000.00	45,000.00
Other liabilities	14,116.58	45,981.40	17.61	30,680.60	15,551.99
Total	126,037,346.09	131,848,873.42	134,959,237.64	139,865,128.43	146,554,644.84

CITY OF CHICAGO.

	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Capital stock	$17,250,000.00	$17,250,000.00	$18,250,000.00	$18,750,000.00	$19,750,000.00
Surplus fund	8,180,000.00	8,210,000.00	8,210,000.00	8,755,000.00	8,855,000.00
Undivided profits	4,676,399.11	4,999,216.11	5,357,034.27	5,294,569.55	5,498,291.09
Nat'l-bank circulation	5,169,810.00	5,997,520.00	6,171,750.00	6,129,830.00	6,118,710.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	78,909,106.44	87,193,057.87	86,564,138.68	91,271,530.84	87,450,443.20
Due to State banks	37,882,641.47	42,726,643.90	44,605,424.85	43,638,842.02	49,412,720.12
Due to trust co's, etc	4,083,933.94	3,890,272.64	3,229,670.02	3,360,540.30	3,417,558.88
Due to reserve agents	.....	.....	.....	.....	.....
Dividends unpaid	14,081.50	5,938.50	7,357.50	18,460.00	397,000.00
Individual deposits	107,908,883.67	109,886,497.05	116,189,529.64	127,769,072.27	121,624,529.20
U. S. deposits	1,198,284.86	1,243,927.91	1,308,985.52	1,557,043.41	1,717,719.59
Dep'ts U.S.dis.officers	186,964.25	121,355.66	74,258.72	111,626.69	130,293.32
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Other liabilities	252,508.59	.....	.....	265,698.37	.....
Total	265,712,613.83	281,524,429.64	289,968,149.20	306,922,213.45	304,372,265.40

INDIANA.

	121 banks.	123 banks.	126 banks.	126 banks.	129 banks.
Capital stock	$12,608,825.00	$12,657,000.00	$12,725,000.00	$12,714,500.00	$12,882,870.00
Surplus fund	3,707,209.88	3,792,978.06	3,797,998.06	3,781,990.28	3,785,606.32
Undivided profits	1,519,270.66	1,239,720.27	1,480,987.85	1,145,527.80	1,448,529.27
Nat'l-bank circulation	5,935,948.00	6,123,038.00	6,236,665.50	6,248,090.50	6,439,950.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	767,541.38	708,050.20	733,516.57	770,234.64	914,200.52
Due to State banks	1,677,810.74	1,907,119.56	1,695,313.97	1,773,577.24	1,990,364.03
Due to trust co's, etc	464,719.23	472,555.05	326,897.33	467,114.37	568,033.22
Due to reserve agents	5,507.87	22,985.41	25,223.84	31,100.28	37,450.50
Dividends unpaid	6,034.30	18,169.30	6,705.80	44,225.55	14,194.30
Individual deposits	47,115,621.49	47,669,221.64	49,103,329.25	51,529,150.50	52,025,425.02
U. S. deposits	1,191,515.42	1,184,865.21	1,226,992.98	1,225,435.99	1,297,288.75
Dep'ts U.S.dis.officers	1,572.31	4,432.02	1,264.41	341.29	9,249.28
Notes rediscounted	21,686.75	62,036.75	8,000.00	.....	49,740.77
Bills payable	40,710.00	10,000.00	.....	.....	.....
Other liabilities	76,348.76	88,629.65	70,768.88	72,640.67	73,194.80
Total	75,140,321.79	75,951,801.12	77,438,664.44	79,803,929.11	81,536,097.28

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF INDIANAPOLIS.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	5 banks.	5 banks.	6 banks.	6 banks.
Loans and discounts	$9,063,229.50	$9,406,358.26	$10,358,973.87	$11,867,066.91	$13,145,622.32
Overdrafts	707.80	399.43	564.59	632.53	1,151.90
Bonds for circulation	380,000.00	430,000.00	630,000.00	700,000.00	750,000.00
Bonds for deposits	2,084,500.00	2,056,000.00	2,066,000.00	2,066,000.00	2,366,000.00
U. S. bonds on hand	8,140.00	102,160.00	428,160.00	451,210.00	456,210.00
Premiums on bonds	64,252.43	2,513.68	15,847.31	19,687.06	49,949.25
Stocks, securities, etc.	1,560,546.11	2,002,617.33	2,300,086.58	2,214,947.83	2,272,027.79
Banking house, etc	251,000.00	259,925.33	259,567.13	260,570.13	264,294.88
Real estate, etc	68,761.11	68,725.11	68,687.11	67,863.00	74,527.13
Due from nat'l banks	3,680,511.35	4,118,706.86	3,379,111.58	3,635,420.80	3,957,375.40
Due from State banks	1,112,382.76	1,117,030.35	1,051,254.07	1,150,193.82	1,158,882.18
Due from res've ag'ts	3,951,739.01	4,308,667.98	3,644,155.92	3,449,322.00	3,181,593.41
Int'l-revenue stamps	5,958.41	5,313.14	4,767.83	4,085.05	1,344.52
Cash items	26,390.89	25,622.51	23,816.74	70,550.51	53,354.85
Clear'g-house exch'gs	427,029.32	378,661.11	345,740.05	495,399.05	478,435.69
Bills of other banks	602,197.00	676,826.00	713,822.00	637,812.00	879,956.00
Fractional currency	7,273.03	5,101.01	4,120.72	4,135.04	3,358.17
Specie	2,448,740.90	2,374,217.88	2,461,159.53	2,644,724.25	2,801,648.45
Legal-tender notes	452,900.00	638,900.00	618,944.00	762,059.00	958,468.00
U. S. cert's of deposit					
5% fund with Treas.	16,497.50	16,497.50	28,997.50	29,997.50	34,997.50
Due from U. S. Treas.					650.00
Total	26,212,757.12	27,994,243.48	28,403,776.53	30,531,676.48	32,889,847.44

INDIAN TERRITORY.

	35 banks.	36 banks.	42 banks.	47 banks.	53 banks.
Loans and discounts	$2,852,620.98	$3,139,108.69	$3,977,070.85	$4,949,117.61	$5,369,310.58
Overdrafts	688,592.72	529,802.36	290,720.97	221,775.53	618,523.50
Bonds for circulation	491,750.00	586,750.00	746,250.00	787,500.00	846,500.00
Bonds for deposits					
U. S. bonds on hand					
Premiums on bonds	12,008.48	15,006.48	25,686.06	27,860.97	32,270.60
Stocks, securities, etc	105,655.47	167,671.50	127,875.42	153,152.85	123,367.58
Banking house, etc	114,872.05	121,372.57	153,850.08	188,039.55	231,038.20
Real estate, etc	15,614.20	14,806.70	14,191.70	12,991.70	9,741.70
Due from nat'l banks	483,032.32	619,932.34	624,909.02	455,792.57	513,282.60
Due from State banks	32,281.25	40,629.43	33,613.10	26,087.24	40,823.20
Due from res've ag'ts	1,271,871.63	1,350,799.83	1,477,395.33	1,025,951.86	857,086.35
Int'l-revenue stamps	11,850.35	5,495.87	5,128.75	3,277.37	2,866.29
Cash items	45,613.93	23,731.26	41,501.51	57,302.38	81,298.36
Clear'g-house exch'gs	33.33				2,911.19
Bills of other banks	47,795.00	55,243.00	66,523.00	56,199.00	66,495.00
Fractional currency	2,024.88	2,791.94	4,388.92	4,317.74	5,386.05
Specie	240,314.21	266,678.20	269,857.95	262,962.08	341,201.57
Legal-tender notes	168,164.00	136,898.00	166,215.00	150,765.00	174,613.00
U. S. cert's of deposit					
5% fund with Treas.	23,482.50	28,145.00	35,270.00	38,247.50	40,937.50
Due from U. S. Treas.	1,611.00	2,003.35	2,111.20	2,245.70	1,204.05
Total	6,609,188.30	7,106,866.52	8,062,558.86	8,423,586.65	9,358,857.32

IOWA.

	198 banks.	204 banks.	207 banks.	216 banks.	217 banks.
Loans and discounts	$48,788,017.62	$50,806,233.62	$54,407,605.38	$55,551,336.07	$57,732,732.57
Overdrafts	816,313.29	994,888.69	855,250.19	907,009.96	1,077,701.44
Bonds for circulation	7,384,050.00	7,751,500.00	7,894,500.00	8,140,750.00	8,153,250.00
Bonds for deposits	965,700.00	1,050,700.00	1,100,700.00	1,131,100.00	1,181,100.00
U. S. bonds on hand	169,520.00	118,020.00	160,240.00	140,940.00	227,720.00
Premiums on bonds	152,467.43	159,276.25	165,159.42	174,497.78	171,632.62
Stocks, securities, etc	2,898,486.63	2,986,056.17	3,331,008.79	3,540,023.42	3,658,466.50
Banking house, etc	1,813,140.33	1,869,090.08	1,890,408.03	1,943,761.46	1,996,901.35
Real estate, etc	700,988.11	696,090.77	604,675.84	575,995.10	553,789.77
Due from nat'l banks	3,898,539.16	4,128,415.65	5,188,703.03	5,144,050.09	5,131,152.61
Due from State banks	1,202,469.23	1,333,982.39	1,485,781.30	1,447,868.69	1,520,639.29
Due from res've ag'ts	10,343,341.26	13,315,810.13	16,076,846.65	15,056,668.35	15,683,643.14
Int'l-revenue stamps	55,290.72	49,219.89	45,577.16	26,438.22	21,577.08
Cash items	395,882.81	405,662.46	543,668.45	463,626.42	567,294.29
Clear'g-house exch'gs	171,420.81	212,788.48	196,147.52	188,783.00	202,635.29
Bills of other banks	545,971.00	584,381.00	694,639.00	806,950.00	627,852.00
Fractional currency	33,972.73	37,510.73	35,802.60	38,891.51	37,927.37
Specie	2,919,050.01	2,955,427.97	3,184,140.36	3,361,705.75	3,243,953.97
Legal-tender notes	1,330,959.00	1,349,280.00	1,626,253.00	1,734,725.00	1,650,575.00
U. S. cert's of deposit	20,000.00		20,000.00	50,000.00	50,000.00
5% fund with Treas.	343,108.59	373,765.02	391,188.59	398,924.74	401,501.09
Due from U. S. Treas.	12,874.47	18,040.35	25,243.80	13,728.75	11,635.94
Total	84,961,563.20	91,196,139.65	99,923,839.11	100,837,774.31	103,903,651.29

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF INDIANAPOLIS.

Liabilities.	DECEMBER 13.	FEBRUARY 5	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	5 banks.	5 banks.	6 banks.	6 banks.
Capital stock	$2,100,000.00	$2,227,650.00	$2,443,550.00	$2,616,000.00	$3,430,400.00
Surplus fund	1,130,000.00	1,350,000.00	1,350,000.00	1,405,000.00	955,000.00
Undivided profits	469,421.57	274,581.97	429,752.50	414,823.78	237,095.19
Nat'l-bank circulation	324,050.00	324,050.00	574,050.00	594,050.00	699,950.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	4,485,807.18	5,122,661.87	4,627,689.45	5,206,558.86	5,862,592.53
Due to State banks	3,717,778.65	4,057,706.30	3,773,164.01	4,344,098.83	4,974,024.66
Due to trust co's, etc	519,674.67	582,895.82	797,034.45	881,393.44	594,384.97
Due to reserve agents	94,621.69	61,393.37	47,877.57	77,803.67	138,395.55
Dividends unpaid	.....	378.00	.....	3,876.50	195.00
Individual deposits	11,500,341.65	12,121,605.62	12,474,153.57	13,102,011.95	13,629,418.40
U. S. deposits	1,611,022.21	1,606,046.56	1,617,362.01	1,621,015.33	2,116,440.92
Dep'ts U.S.dis.officers	260,039.50	265,273.97	249,142.97	265,044.12	231,950.22
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Other liabilities	.....	.....	20,000.00	.....	20,000.00
Total	26,212,757.12	27,994,243.48	28,403,776.53	30,531,676.48	32,889,847.44

INDIAN TERRITORY.

	35 banks.	36 banks.	42 banks.	47 banks.	53 banks.
Capital stock	$1,465,940.00	$1,532,500.00	$1,717,575.00	$1,908,375.00	$2,099,880.00
Surplus fund	256,080.75	320,940.41	330,190.41	366,059.12	369,854.41
Undivided profits	262,668.04	205,015.38	287,530.40	262,502.02	352,294.23
Nat'l-bank circulation	474,450.00	562,190.00	704,390.00	757,750.00	824,900.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	101,849.83	129,381.79	170,861.91	238,227.66	337,339.44
Due to State banks	2,969.89	12,359.64	42,052.51	53,515.33	72,993.88
Due to trust co's, etc	.....	.....	.....	.....	1,752.50
Due to reserve agents	12,393.69	.....	6,915.55	3,781.45	32,832.25
Dividends unpaid	.....	649.00	.....	31,462.00	5,030.00
Individual deposits	3,981,794.02	4,314,431.47	4,754,967.28	4,601,917.12	4,831,172.28
U. S. deposits	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Notes rediscounted	17,786.68	6,508.30	18,075.80	30,132.00	128,170.98
Bills payable	33,159.82	21,800.00	30,000.00	169,864.95	302,000.00
Other liabilities	95.58	1,090.53	.....	.....	637.35
Total	6,609,188.30	7,106,866.52	8,062,558.86	8,423,586.65	9,358,857.32

IOWA.

	198 banks.	204 banks.	207 banks.	216 banks.	217 banks.
Capital stock	$13,510,000.00	$13,735,000.00	$13,850,000.00	$14,096,100.00	$14,231,800.00
Surplus fund	2,926,850.00	2,993,526.88	3,067,985.38	3,149,985.24	3,132,619.88
Undivided profits	1,668,094.69	1,320,651.06	1,711,074.97	1,465,560.99	1,700,241.48
Nat'l-bank circulation	7,056,085.00	7,561,452.50	7,786,082.50	8,011,552.50	8,074,605.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	2,800,454.38	3,285,307.27	4,228,840.22	4,071,550.15	3,997,066.90
Due to State banks	5,166,533.67	6,075,817.37	7,200,477.87	7,730,975.03	8,420,664.90
Due to trust co's, etc	3,346,241.07	3,495,158.90	3,771,012.36	4,178,891.13	3,972,172.12
Due to reserve agents	20,102.57	15,943.34	5,146.63	12,378.40	14,490.71
Dividends unpaid	8,520.17	18,227.91	7,141.27	39,901.68	12,841.64
Individual deposits	47,364,597.03	51,517,139.65	57,168,955.69	56,883,804.29	59,057,987.44
U. S. deposits	774,454.23	912,083.35	980,005.43	1,043,166.35	1,136,613.87
Dep'ts U.S.dis.officers	72,845.11	32,198.73	22,687.14	23,071.75	50,592.03
Notes rediscounted	78,525.00	54,620.21	18,955.00	.....	.....
Bills payable	116,320.28	104,750.00	85,500.00	86,657.50	92,500.00
Other liabilities	51,940.00	74,262.48	19,974.65	44,179.30	9,455.32
Total	84,961,563.20	91,196,139.65	99,923,839.11	100,837,774.31	103,903,651.29

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF DES MOINES.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts	$5,478,080.51	$5,015,055.61	$5,951,184.67	$6,538,513.89	$6,702,482.34
Overdrafts	33,795.47	41,838.26	28,989.20	21,292.32	19,795.87
Bonds for circulation	405,000.00	405,600.00	455,600.00	480,600.00	480,600.00
Bonds for deposits	310,000.00	310,000.00	310,000.00	310,000.00	310,000.00
U. S. bonds on hand	1,600.00	.....	151,000.00	1,000.00	1,000.00
Premiums on bonds	25,019.50	17,400.00	33,937.50	23,226.88	17,500.00
Stocks, securities, etc	231,427.14	205,662.59	223,031.82	298,773.47	285,727.17
Banking house, etc	112,541.29	112,416.29	112,416.29	110,241.29	110,241.29
Real estate, etc	78,210.76	73,151.76	55,654.90	53,969.11	53,869.11
Due from nat'l banks	602,618.51	782,358.39	632,136.51	498,860.69	734,727.09
Due from State banks	75,125.83	63,268.22	147,181.41	98,818.83	108,476.94
Due from res've ag'ts	747,408.17	1,493,580.38	1,961,928.10	1,491,008.76	1,534,247.00
Int'l revenue stamps	1,879.34	1,180.27	1,429.60	659.73	602 34
Cash items	7,735.37	16,412.16	20,932.18	8,655.23	33,096.72
Clear'g-house exch'gs	63,746.78	66,781.23	64,894.79	88,059.83	73,952.72
Bills of other banks	74,851.00	67,300.00	99,926 00	141,283.00	83,301.00
Fractional currency	2,245.78	1,985.70	3,412.45	1,744.57	2,792.66
Specie	314,095.05	230,060.05	319,951.90	389,736.20	365,375.65
Legal-tender notes	406,807.00	309,187.00	484,515.00	449,634.00	371,475.00
U. S. cert's of deposit	.....	.....	.....	.....	100,000.00
5% fund with Treas.	20,247.50	20,277.50	22,780.00	24,027.50	24,030 00
Due from U. S. Treas.	3,200.00	.....	3,000.00	1,502.50	3,800.00
Total	8,995,635.00	9,233,515.41	11,083,902.32	11,031,607.80	11,417,092.90

KANSAS.

	111 banks.	111 banks.	114 banks.	117 banks.	118 banks.
Loans and discounts	$26,770,166.09	$23,792,111.39	$24,303,338.03	$25,260,429.70	$24,530,680.59
Overdrafts	451,349.31	473,765.29	408,976.70	398,277.04	391,355.34
Bonds for circulation	4,272,700.00	3,843,000.00	4,008,400.00	4,118,900.00	4,320,150.00
Bonds for deposits	600,000.00	600,000.00	600,000.00	600,000.00	600,000.00
U. S. bonds on hand	115,080.00	120,050.00	142,150.00	110,410.00	111,120.00
Premiums on bonds	91,600.49	91,921.04	97,139.42	104,377.91	120,103.16
Stocks, securities, etc	633,756.44	742,052.15	770,094.94	878,433.22	1,052,910.47
Banking house, etc	1,064,036.23	1,000,753.12	1,026,391.55	1,006,395.35	1,000,967.51
Real estate, etc	637,045.80	547,866.80	511,446.98	477,589.14	457,665.23
Due from nat'l banks	2,135,669.75	1,226,882.77	1,727,767.07	1,883,355.72	2,185,251.27
Due from State banks	393,270.07	366,564.53	425,875.63	487,378.19	637,230.83
Due from res've ag'ts	8,665,682.26	8,740,958.49	10,678,500.97	11,454,020.24	13,228,242.22
Int'l revenue stamps	28,330.92	23,483.61	20,989.31	11,753.65	10,919.94
Cash items	341,324.30	181,448.68	148,987.17	172,400.17	169,899.30
Clear'g-house exch'gs	368,136.13	197,316.80	137,263.42	188,809.03	222,266.15
Bills of other banks	483,483.00	406,863.00	652,965.00	406,377.00	517,035.00
Fractional currency	21,026.10	21,112.17	23,385.87	22,095.95	25,333.63
Specie	1,823,954.18	1,710,969.66	1,725,659.74	1,707,618.71	1,791,383.15
Legal-tender notes	1,015,841.00	859,389.00	964,237.00	851,290.00	1,037,474.00
U. S. cert's of deposit	.....	.....	40,000.00	40,000.00	30,000.00
5% fund with Treas.	209,402.03	190,960.00	196,927.50	205,085.00	213,730.00
Due from U. S. Treas	14,838.30	7,933.58	20,118.48	11,810.70	17,325.66
Total	50,133,692.40	46,145,402.08	48,630,614.75	50,396,716.72	52,671,043.45

CITY OF KANSAS CITY, KANSAS.

	— banks.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts	.....	$3,782,175.20	$4,397,734.80	$4,743,067.94	$4,471,872.65
Overdrafts	.....	11,965.16	9,590.98	32,220.54	25,632.13
Bonds for circulation	.....	700,000.00	700,000.00	700,000.00	700,000.00
Bonds for deposits	.....	.....	.....	.....	.....
U. S. bonds on hand	.....	.....	.....	.....	.....
Premiums on bonds	.....	30,892.08	30,892.08	30,892.08	30,892.08
Stocks, securities, etc	.....	1,000.00	1,000.00	1,000.00	17,259.12
Banking house, etc	.....	.....	2,192.71	.....	.....
Real estate, etc	.....	.....	.....	.....	.....
Due from nat'l banks	.....	52,290.60	82,325.17	128,570.23	302,402.27
Due from State banks	.....	118,054.90	43,260.31	120,644.08	96,473.81
Due from res've ag'ts	.....	792,855.48	635,318.67	1,176,119.88	1,559,747.77
Int'l revenue stamps	.....	511.87	433.94	390 94	390.93
Cash items	.....	106,137.87	111,369.29	107,788 77	34,044 69
Clear'g-house exchg's	.....	159,548.97	256,451.23	239,497.38	83,560 04
Bills of other banks	.....	11,840.00	39,695.00	7,870 00	7,540.00
Fractional currency	.....	458.68	389.99	327.51	132.44
Specie	.....	167,155.65	152,228.20	125,205.45	140,222.10
Legal tender notes	.....	71,781.00	432,431.00	507,948.00	700,215.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	.....	35,000.00	35,000.00	35,000.00	35,000.00
Due from U. S. Treas	.....	.....	.....	.....	.....
Total		6,044,670.46	6,930,343.37	7,956,479.80	8,175,354.71

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF DES MOINES.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock	$800,000.00	$800,000.00	$800,000.00	$800,000.00	$800,000.00
Surplus fund	230,500.00	240,000.00	240,000.00	250,000.00	250,000.00
Undivided profits	82,484.62	37,016.73	74,585.03	56,984.53	62,650.55
Nat'l-bank circulation	397,547.50	402,997.50	453,000.00	476,267.50	476,597.50
State-bank circulation					
Due to national banks	1,840,180.45	2,091,225.14	3,207,624.03	3,073,806.03	3,164,338.43
Due to State banks	2,313,680.68	2,545,904.21	2,884,830.48	2,935,915.95	3,330,401.99
Due to trust co's, etc.	310,393.65	354,578.60	353,188.80	320,802.58	403,475.71
Due to reserve agents	9,199.82				
Dividends unpaid	6,059.50	771.75	523.75	779.75	259.75
Individual deposits	2,710,088.78	2,465,521.48	2,774,650.23	2,823,000.96	2,619,361.21
U. S. deposits	283,640.22	283,315.09	284,005.25	282,623.09	298,357.72
Dep'ts U.S.dis. officers	11,859.78	12,184.91	11,494.75	11,424.91	11,647.54
Notes rediscounted					
Bills payable					
Other liabilities				2.50	2.50
Total	8,995,635.00	9,233,515.41	11,083,902.32	11,031,607.80	11,417,092.90

KANSAS.

	111 banks.	111 banks.	114 banks.	117 banks	118 banks.
Capital stock	$8,437,100.00	$7,434,600.00	$7,559,600.00	$7,634,600.00	$7,634,600.00
Surplus fund	1,414,224.59	1,230,964.04	1,221,270.74	1,267,432.21	1,276,782.21
Undivided profits	1,621,414.42	950,767.60	1,153,836.39	965,045.71	1,127,614.89
Nat'l-bank circulation	4,210,852.50	3,836,230.00	3,973,662.50	4,089,955.00	4,301,735.00
State-bank circulation					
Due to national banks	2,119,332.13	547,516.84	743,988.01	980,618.95	1,131,971.11
Due to State banks	2,065,948.35	1,658,049.59	2,223,838.93	2,692,325.01	2,920,522.98
Due to trust co's, etc.	46,326.75	119,326.79	179,276.83	96,072.61	72,519.74
Due to reserve agents	2,276.50	5,769.41	18,007.29	7,932.44	14,035.99
Dividends unpaid	474.00	8,985.40	4,559.50	14,889.75	2,514.50
Individual deposits	29,552,484.69	29,700,599.35	30,868,922.94	32,019,640.29	33,564,477.16
U. S. deposits	403,809.00	395,595.13	438,719.83	484,677.02	441,107.74
Dep'ts U.S.dis.officers	155,200.52	161,422.51	140,302.72	84,915.62	158,645.79
Notes rediscounted	54,891.18	57,960.94	52,350.08	25,336.94	14,241.15
Bills payable	29,367.00	16,000.00	38,000.00	18,275.17	10,000.00
Other liabilities	20,080.77	21,614.48	14,278.99	15,000.00	275.19
Total	50,133,692.40	46,145,492.08	48,630,614.75	50,396,716.72	52,671,043.45

CITY OF KANSAS CITY, KANSAS.

	— banks.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock		$1,000,000.00	$1,000,000.00	$1,000,000.00	$1,000,000.00
Surplus fund		250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits		306,082.35	344,825.88	332,611.67	356,145.39
Nat'l-bank circulation		695,400.00	697,250.00	700,000.00	691,000.00
State-bank circulation					
Due to national banks		1,261,764.38	1,797,588.04	2,367,847.62	2,658,817.60
Due to State banks		938,409.38	1,043,964.63	1,307,263.66	1,423,051.91
Due to trust co's, etc.					
Due to reserve agents					
Dividends unpaid		675.00	225.00	1,500.00	300.00
Individual deposits		1,592,339.35	1,796,489.82	1,997,256.85	1,796,039.81
U. S. Deposits					
Dep'ts U.S.dis.officers					
Notes re di-counted					
Bills payable					
Other liabilities					
Total		6,044,670.46	6,930,343.37	7,956,479.80	8,175,354.71

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

KENTUCKY.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	72 banks.	73 banks.	73 banks.	76 banks.	76 banks.
Loans and discounts	$20,342,203.22	$20,613,996.62	$21,070,446.67	$20,914,068.31	$21,100,231.81
Overdrafts	500,746.31	439,268.28	429,868.67	425,540.52	494,291.31
Bonds for circulation	4,671,250.00	5,036,250.00	5,037,500.00	5,056,000.00	5,073,500.00
Bonds for deposits	1,628,700.00	1,628,700.00	1,628,700.00	1,678,700.00	1,678,700.00
U. S. bonds on hand	207,570.00	201,220.00	208,780.00	264,910.00	214,210.00
Premiums on bonds	140,699.54	150,063.65	144,831.79	164,010.37	146,773.37
Stocks, securities, etc	1,444,530.33	1,435,308.02	1,620,550.68	1,645,166.67	1,672,893.83
Banking house, etc	654,079.70	679,702.39	681,538.57	706,694.59	713,745.62
Real estate, etc	160,779.26	208,440.54	204,368.15	213,530.61	209,144.50
Due from nat'l banks	953,489.74	803,198.27	799,935.86	749,692.87	770,974.61
Due from State banks	330,799.65	267,533.69	309,687.53	331,036.83	356,784.14
Due from res've ag'ts	3,917,232.54	3,856,483.83	3,805,590.13	3,703,629.25	3,424,415.77
Int'l-revenue stamps	10,970.64	9,434.07	8,452.42	4,150.97	3,980.85
Cash items	159,472.98	151,713.38	154,257.43	175,924.35	136,860.22
Clear'g-house exch'gs	5,525.59	3,722.71	1,909.02	15,746.44	8,672.38
Bills of other banks	219,095.00	230,379.00	208,091.00	230,188.00	209,900.00
Fractional currency	11,934.98	13,927.32	12,397.46	13,992.91	12,826.38
Specie	1,252,060.68	1,189,834.81	1,202,213.60	1,173,619.60	1,125,668.21
Legal-tender notes	491,371.00	562,119.00	497,498.00	553,263.00	483,273.00
U. S. cert's of deposit					20,000.00
5% fund with Treas	228,956.50	240,986.58	246,337.00	241,590.00	244,155.00
Due from U. S. Treas	7,447.50	229,589.80	4,152.50	2,572.50	7,557.50
Total	37,341,915.16	37,951,871.96	38,277,106.48	38,264,027.79	38,108,558.50

CITY OF LOUISVILLE.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts	$13,618,857.12	$13,585,156.79	$14,299,408.98	$14,421,171.89	$14,328,623.06
Overdrafts	21,167.21	34,643.10	25,407.89	26,810.60	42,801.24
Bonds for circulation	3,505,000.00	3,555,000.00	3,861,000.00	4,161,000.00	4,161,000.00
Bonds for deposits	2,299,260.00	2,296,760.00	2,296,800.00	2,296,800.00	2,296,800.00
U. S. bonds on hand	11,500.00	204,000.00	1,500.00	700.00	
Premiums on bonds	129,433.49	122,305.37	127,665.99	147,758.59	147,686.62
Stocks, securities, etc	2,053,737.65	2,044,184.49	1,436,074.31	2,151,538.71	2,160,057.63
Banking house, etc	210,327.50	210,278.64	211,849.56	212,682.77	228,266.66
Real estate, etc	62,905.10	44,436.75	124,393.47	115,178.65	119,392.81
Due from nat'l banks	1,630,424.23	1,441,820.69	1,353,314.37	1,656,350.71	1,694,702.16
Due from State banks	849,918.49	703,438.20	730,377.75	641,714.12	638,071.21
Due from res've ag'ts	2,611,893.25	2,803,688.57	3,622,217.48	2,956,362.27	2,596,343.31
Int'l-revenue stamps	3,329.21	3,221.18	3,839.24	999.33	522.09
Cash items	17,617.11	31,482.65	17,121.02	30,246.01	45,045.62
Clear'g-house exch'gs	155,342.75	280,176.99	156,847.58	78,963.95	236,098.46
Bills of other banks	108,190.00	153,521.00	112,594.00	64,416.00	103,714.00
Fractional currency	4,080.35	6,508.93	3,000.23	3,619.46	3,963.07
Specie	849,196.55	864,502.50	1,051,570.20	1,018,849.20	1,035,196.68
Legal-tender notes	1,005,876.00	848,232.00	1,085,390.00	915,815.00	1,314,590.00
U. S. cert's of deposit					
5% fund with Treas	155,250.00	177,750.00	192,470.00	208,050.00	208,050.00
Due from U. S. Treas	12,400.00	5,600.00	5,000.00	1,000.00	5,300.00
Total	29,315,706.01	29,416,707.85	30,717,842.07	31,110,027.26	31,366,224.62

LOUISIANA.

	14 banks.	16 banks.	15 banks.	17 banks.	18 banks.
Loans and discounts	$3,549,674.03	$3,674,189.53	$4,075,588.42	$4,926,132.78	$5,669,258.85
Overdrafts	2,353,306.76	2,476,954.11	1,950,697.61	992,755.40	1,618,013.00
Bonds for circulation	515,000.00	552,500.00	577,500.00	615,250.00	640,250.00
Bonds for deposits				53,000.00	
U. S. bonds on hand	800.00	800.00	800.00	800.00	53,800.00
Premiums on bonds	16,464.84	16,914.47	18,358.74	22,302.52	23,879.60
Stocks, securities, etc	208,683.76	248,369.76	204,133.54	223,634.97	213,543.57
Banking house, etc	95,005.84	94,447.49	97,032.08	112,278.27	119,810.09
Real estate, etc	11,625.56	11,669.81	12,223.34	12,163.34	10,961.18
Due from nat'l banks	338,356.79	464,214.07	425,117.34	530,747.99	265,494.22
Due from State banks	87,558.11	110,186.27	98,616.71	87,490.00	118,480.42
Due from res've ag'ts	921,224.08	1,157,626.84	950,213.26	1,075,010.39	424,920.72
Int'l revenue stamps	2,739.06	2,180.91	1,860.07	974.63	1,175.19
Cash items	76,966.83	74,361.58	98,841.09	63,489.78	94,180.64
Clear'g-house exch'gs					
Bills of other banks	15,916.00	22,578.00	33,981.00	25,655.00	23,050.00
Fractional currency	1,814.24	3,538.44	4,078.05	4,807.28	3,290.86
Specie	413,313.25	462,742.60	435,969.45	437,469.50	366,689.05
Legal-tender notes	158,262.00	189,399.00	159,150.00	148,244.00	137,532.00
U. S. cert's of deposit					
5% fund with Treas	25,750.00	26,628.50	27,625.00	29,575.00	32,012.50
Due from U. S. Treas		1,750.00			
Total	8,792,461.15	9,591,051.38	9,171,788.70	9,361,780.85	9,816,341.86

ARRANGED BY STATES AND RESERVE CITIES—Continued.

KENTUCKY.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	72 banks.	73 banks.	73 banks.	76 banks.	76 banks.
Capital stock	$8,100,900.00	$8,150,900.00	$8,155,900.00	$8,215,710.00	$8,243,965.00
Surplus fund	2,152,675.08	2,217,343.34	2,219,170.60	2,186,991.73	2,188,309.66
Undivided profits	940,120.04	725,921.92	910,810.28	699,298.90	883,568.92
Nat'l-bank circulation	4,644,012.50	5,001,580.00	5,005,180.00	4,977,280.00	5,025,950.00
State-bank circulation					
Due to national banks	703,709.46	486,476.17	748,525.86	644,312.71	573,645.06
Due to State banks	468,656.06	405,058.60	584,035.16	442,675.14	414,876.56
Due to trust co's, etc	32,793.76	32,207.78	16,065.43	19,610.59	21,545.07
Due to reserve agents	40,709.62	27,420.70	34,599.60	53,354.47	65,068.45
Dividends unpaid	8,846.50	15,390.50	17,421.50	38,891.50	26,791.00
Individual deposits	18,433,013.91	18,960,826.23	18,740,025.59	19,054,744.77	18,738,840.13
U. S. deposits	1,375,557.53	1,395,288.48	1,422,822.80	1,498,698.21	1,633,199.24
Dep'ts U.S.dis.officers	162,308.46	142,707.11	130,415.71	116,994.52	44,244.13
Notes rediscounted	118,797.35	149,695.79	151,394.69	146,186.63	131,948.11
Bills payable	37,853.58	113,650.00	22,250.00	12,150.00	9,450.00
Other liabilities	121,961.31	127,405.34	118,489.26	157,128.62	107,157.17
Total	37,341,915.16	37,951,871.96	38,277,106.48	38,264,027.79	38,108,558.50

CITY OF LOUISVILLE.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock	$4,645,000.00	$4,645,000.06	$4,645,000.00	$4,645,000.00	$4,645,000.00
Surplus fund	1,702,500.00	1,807,500.00	1,807,500.00	1,812,500.00	1,812,500.00
Undivided profits	367,219.98	287,590.98	395,376.21	306,437.20	393,003.84
Nat'l-bank circulation	3,450,000.00	3,542,500.00	3,857,750.00	4,154,050.00	4,159,300.00
State-bank circulation					
Due to national banks	4,444,632.34	4,415,437.03	4,714,877.89	4,499,910.60	4,511,829.41
Due to State banks	3,051,218.25	3,219,423.58	3,112,689.52	3,282,548.03	3,489,311.00
Due to trust co's, etc	250,917.60	325,564.58	273,921.43	267,157.39	520,245.24
Due to reserve agents	243,714.78	238,748.25	178,582.50	210,760.23	234,664.30
Dividends unpaid	8,417.00	14,662.00	12,092.00	15,852.00	5,464.00
Individual deposits	8,840,274.42	8,565,851.73	9,174,263.29	9,434,991.47	9,000,218.90
U. S. deposits	1,653,164.06	1,868,361.34	1,977,421.84	1,997,507.08	2,040,183.63
Dep'ts U.S.dis.officers	492,582.35	317,455.65	204,977.39	160,275.16	219,178.67
Notes rediscounted	80,924.83	20,000.00	45,000.00	40,000.00	
Bills payable			200,000.00	150,000.00	207,750.00
Other liabilities	85,140.40	148,612.71	118,390.00	133,038.10	127,575.63
Total	29,315,706.01	29,416,707.85	30,717,842.07	31,110,027.26	31,366,224.62

LOUISIANA.

	14 banks.	16 banks.	15 banks.	17 banks.	18 banks.
Capital stock	$1,005,770.00	$1,010,000.00	$1,110,000.00	$1,147,500.00	$1,257,500.00
Surplus fund	429,200.00	436,200.00	438,200.00	448,200.00	454,200.00
Undivided profits	462,816.77	474,267.53	567,347.97	575,859.03	611,427.51
Nat'l-bank circulation	509,485.00	511,645.00	527,367.50	577,827.50	638,847.50
State-bank circulation					
Due to national banks	229,035.30	405,116.44	372,487.71	541,023.42	370,420.66
Due to State banks	222,484.27	251,645.16	292,730.34	252,361.89	192,826.62
Due to trust co's, etc	12,008.48	21,215.39	13,196.60	13,312.46	11,271.41
Due to reserve agents	49,258.49	16,474.28	71,745.71	888.18	110,208.90
Dividends unpaid	1,173.00	5,385.00	3,452.00	5,579.00	3,270.00
Individual deposits	5,735,448.93	6,324,102.58	5,650,260.87	5,588,029.37	5,561,745.24
U. S. deposits				50,000.00	50,000.00
Dep'ts U.S.dis.officers					
Notes rediscounted	80,848.11	35,000.00		10,000.00	353,602.83
Bills payable	52,000.00	100,000.00	120,000.00	150,000.00	177,500.00
Other liabilities	2,932.80		5,000.00	1,200.00	23,521.19
Total	8,792,461.15	9,591,051.38	9,171,788.70	9,361,780.85	9,816,341.86

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF NEW ORLEANS.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	7 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts	$15,448,066.29	$15,574,226.72	$15,796,056.07	$16,781,462.77	$18,090,061.41
Overdrafts	1,502,933.81	1,806,367.87	1,127,484.99	776,817.26	796,975.40
Bonds for circulation	1,410,000.00	1,460,000.00	1,460,000.00	1,460,000.00	1,760,000.00
Bonds for deposits	450,000.00	450,000.00	450,000.00	450,000.00	450,000.00
U. S. bonds on hand	40,040.00	46,520.00	51,280.00	11,150.00	2,000.00
Premiums on bonds	43,635.90	36,663.00	37,272.30	31,230.08	53,138.10
Stocks, securities, etc	1,878,228.33	1,915,830.65	2,789,726.82	2,677,242.03	2,675,011.67
Banking house, etc	620,432.21	618,424.43	620,477.13	634,387.73	636,406.22
Real estate, etc	117,008.33	103,894.70	103,898.48	85,170.38	85,170.38
Due from nat'l banks	1,214,658.62	953,652.06	1,321,649.38	880,305.39	877,238.27
Due from State banks	1,092,127.29	1,423,596.91	990,429.25	927,540.89	764,830.30
Due from res've ag'ts	2,432,044.53	2,789,636.85	2,541,264.44	2,448,010.65	1,981,053.69
Int'l-revenue stamps	1,366.67	1,209.43	1,420.70	103.78	152.68
Cash items	27,695.80	44,962.85	26,413.78	31,553.81	19,977.85
Clear'g-house exch'gs	2,358,673.56	1,670,967.42	1,417,796.44	1,768,165.78	1,960,710.67
Bills of other banks	48,604.00	76,204.00	240,677.00	118,470.00	168,642.00
Fractional currency	25,261.70	25,800.83	27,032.43	10,412.36	8,143.10
Specie	2,487,263.80	3,109,408.15	2,267,246.65	1,849,428.13	2,027,904.30
Legal-tender notes	578,285.00	986,986.00	1,084,471.00	814,025.00	708,350.00
U. S. cert's of deposit					
5% fund with Treas.	70,500.00	70,500.00	73,000.00	73,000.00	88,000.00
Due from U. S. Treas.	1,200.00	34,500.00	5,000.00	4,000.00	1,000.00
Total	31,848,025.84	33,199,351.87	32,432,596.86	31,832,476.04	33,154,766.05

MAINE.

	83 banks.	83 banks.	83 banks.	84 banks.	84 banks.
Loans and discounts	$25,006,515.64	$24,255,467.93	$24,489,427.17	$24,787,142.98	$26,114,173.10
Overdrafts	51,391.40	62,245.56	52,098.29	44,602.59	54,288.53
Bonds for circulation	5,842,850.00	5,879,350.00	5,841,850.00	5,691,850.00	5,704,350.00
Bonds for deposits	371,000.00	371,000.00	371,000.00	371,000.00	371,000.00
U. S. bonds on hand	97,550.00	91,550.00	31,550.00	81,550.00	33,050.00
Premiums on bonds	106,782.32	96,837.52	94,634.39	95,254.39	91,191.89
Stocks, securities, etc	5,286,740.28	5,391,905.40	5,822,555.60	5,724,281.33	5,821,449.03
Banking house, etc	641,998.62	640,514.63	642,360.72	636,191.96	639,630.29
Real estate, etc	95,386.82	120,255.36	117,369.57	120,430.23	121,797.70
Due from nat'l banks	794,218.74	552,559.53	471,229.51	607,563.74	652,276.23
Due from State banks	144,806.74	61,217.21	95,981.74	91,534.22	180,498.20
Due from res've ag'ts	4,613,748.15	4,927,530.13	4,606,911.33	4,864,208.09	4,706,392.60
Int'l-revenue stamps	11,895.20	10,755.73	8,927.92	4,654.28	3,913.32
Cash items	128,598.90	132,746.71	246,564.43	311,845.23	329,646.32
Clear'g-house exch'gs	110,562.63	136,786.74	145,394.88	161,175.87	160,382.16
Bills of other banks	300,231.00	316,175.00	300,394.00	369,044.00	343,666.00
Fractional currency	9,505.94	13,040.59	11,020.71	11,435.50	10,421.83
Specie	1,495,139.37	1,540,891.97	1,511,886.31	1,590,950.11	1,560,553.85
Legal-tender notes	467,611.00	373,684.00	385,126.00	480,261.00	443,977.00
U. S. cert's of deposit					
5% fund with Treas.	282,697.25	273,927.25	284,932.25	277,412.25	285,217.25
Due from U. S. Treas.	548.00	1,856.60	818.80	1,011.40	5,805.00
Total	45,859,778.00	45,250,297.86	45,532,033.62	46,323,399.17	47,633,680.30

MARYLAND.

	55 banks.	55 banks.	55 banks.	57 banks.	58 banks.
Loans and discounts	$13,311,055.72	$13,018,888.80	$13,599,143.45	$14,147,322.56	$14,900,454.93
Overdrafts	61,266.24	58,807.25	48,317.75	35,773.45	47,469.72
Bonds for circulation	2,581,950.00	2,603,200.00	2,625,200.00	2,650,450.00	2,667,250.00
Bonds for deposit	282,000.00	284,000.00	284,000.00	286,200.00	312,500.00
U. S. bonds on hand	6,200.00	6,200.00	2,900.00	5,400.00	3,460.00
Premiums on bonds	42,808.92	44,054.72	64,033.03	45,038.23	49,299.13
Stocks, securities, etc	3,177,561.30	3,339,757.68	3,562,413.74	3,883,399.49	3,953,390.31
Banking house, etc	529,897.97	536,043.12	552,627.36	591,337.64	607,527.16
Real estate, etc	82,821.99	82,066.56	93,919.21	92,588.85	91,914.70
Due from nat'l banks	431,250.43	445,678.96	384,544.31	404,126.12	542,894.19
Due from State banks	176,063.91	146,953.79	122,273.87	142,954.83	180,995.32
Due from res've ag'ts	2,013,840.78	2,192,305.23	2,225,759.76	2,207,966.71	2,171,112.43
Int'l revenue stamps	6,227.06	6,096.73	1,873.15	2,207.90	1,940.96
Cash items	85,596.39	91,277.22	87,480.37	107,871.20	164,850.48
Clear'g house exch'gs					1,162.33
Bills of other banks	69,967.00	77,147.00	107,360.00	74,148.00	59,992.00
Fractional currency	13,603.81	14,551.33	16,230.09	15,786.75	13,488.85
Specie	771,250.47	808,187.62	834,045.59	775,224.97	826,504.62
Legal-tender notes	396,918.00	459,744.00	466,302.00	412,767.00	476,271.00
U. S. cert's of deposit					
5% fund with Treas.	121,228.62	114,842.85	123,559.82	127,459.42	118,535.87
Due from U. S. Treas.	3,551.58	5,775.00	4,865.00	3,235.00	7,313.00
Total	24,168,063.19	24,335,377.86	25,209,848.50	26,011,258.12	27,198,327.03

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF NEW ORLEANS.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	7 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock	$2,300,000.00	$2,600,000.00	$2,600,000.00	$2,600,000.00	$2,900,000.00
Surplus fund	2,645,000.00	2,850,000.00	2,850,000.00	3,095,000.00	3,170,000.00
Undivided profits	715,032.51	439,959.94	655,715.21	401,531.60	489,536.21
Nat'l-bank circulation	1,332,945.00	1,329,045.00	1,372,195.00	1,367,945.00	1,741,545.00
State-bank circulation					
Due to national banks	2,734,516.60	2,978,477.89	2,763,320.42	2,998,719.54	2,564,556.44
Due to State banks	2,524,635.45	2,766,770.62	2,309,076.76	2,011,433.76	2,219,382.40
Due to trust co's, etc	166,662.91	249,879.01	193,081.05	278,192.65	186,870.71
Due to reserve agents	14,771.85	61,575.21	3,127.60	7,337.79	19,554.00
Dividends unpaid	10,068.43	20,752.36	8,152.86	34,124.57	10,312.50
Individual deposits	18,884,524.29	19,588,979.14	19,363,957.72	18,277,848.44	17,963,308.34
U. S. deposits	313,368.80	313,912.70	313,970.24	316,820.77	409,869.97
Dep'ts U. S. dis. officers					
Notes rediscounted	126,500.00				210,000.00
Bills payable	80,000.00				1,019,830.48
Other liabilities				443,521.92	250,000.00
Total	31,848,025.84	33,199,351.87	32,432,596.86	31,832,476.04	33,154,766.05

MAINE.

	83 banks.	83 banks.	83 banks.	84 banks.	84 banks.
Capital stock	$10,861,000.00	$10,866,000.00	$10,871,000.00	$10,521,000.00	$10,521,000.00
Surplus fund	2,873,941.00	2,886,952.00	2,891,652.00	2,800,357.00	2,805,357.00
Undivided profits	2,132,776.84	1,971,323.18	2,199,375.25	2,179,721.39	2,261,563.24
Nat'l-bank circulation	5,761,785.50	5,742,315.50	5,762,550.00	5,597,430.00	5,640,135.50
State-bank circulation					
Due to national banks	627,896.49	564,493.17	533,738.31	676,881.54	663,736.15
Due to State banks	177,109.93	264,536.69	106,293.83	283,810.45	279,231.93
Due to trust com's, etc	885,486.12	1,171,642.29	1,146,635.82	1,161,154.28	996,555.86
Due to reserve agents	8,685.95	10,068.75	8,539.53	49,589.45	104,604.16
Dividends unpaid	16,355.23	32,778.23	24,189.61	68,871.18	86,008.81
Individual deposits	21,620,407.21	20,952,175.06	21,316,824.87	22,308,767.39	23,468,533.95
U. S. deposits	207,477.21	269,340.25	263,076.95	285,210.05	305,419.30
Dep'ts U. S. dis. officers	137,935.25	70,852.42	80,342.85	56,409.70	58,040.31
Notes rediscounted	57,200.00	66,950.00	10,346.82	23,466.87	6,900.00
Bills payable	393,403.78	278,467.78	317,467.78	309,967.78	343,467.78
Other liabilities	98,317.49	102,402.54		762.09	95,126.31
Total	45,859,778.00	45,250,297.86	45,532,033.62	46,323,399.17	47,622,680.30

MARYLAND.

	55 banks.	55 banks.	55 banks.	57 banks.	58 banks.
Capital stock	$4,097,110.00	$4,114,100.00	$4,133,700.00	$4,188,700.00	$4,236,700.00
Surplus fund	1,936,650.00	1,957,311.83	1,958,311.85	1,999,996.68	2,005,496.68
Undivided profits	728,781.11	670,958.31	783,938.95	698,207.40	768,787.54
Nat'l-bank circulation	2,502,800.00	2,502,935.00	2,523,070.00	2,565,950.00	2,596,855.00
State-bank circulation					
Due to national banks	596,209.82	325,894.50	463,531.95	456,288.58	563,088.49
Due to State banks	84,402.33	69,996.84	79,240.36	34,615.48	49,682.79
Due to trust co's, etc	44,209.85	27,821.61	55,351.48	17,705.86	31,797.29
Due to reserve agents	33,367.98	24,252.15	19,599.94	32,921.23	13,168.58
Dividends unpaid	20,768.33	26,380.35	21,247.34	38,862.24	22,789.37
Individual deposits	13,609,235.97	14,074,869.24	14,791,430.32	15,509,251.56	16,433,712.02
U. S. deposits	257,500.00	257,500.00	257,500.00	272,000.00	312,615.00
Dep'ts U. S. dis. officers					
Notes rediscounted	65,782.01	63,202.25	38,154.92	45,847.64	17,650.00
Bills payable	187,000.00	219,000.00	82,000.00	150,000.00	145,000.00
Other liabilities	4,245.79	1,155.78	2,771.39	911.45	984.27
Total	24,168,063.19	24,335,377.86	25,209,848.50	26,011,258.12	27,198,327.03

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF BALTIMORE.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	19 banks.	18 banks.	19 banks.	19 banks.	19 banks.
Loans and discount..	$39,264,357.90	$38,237,716.45	$41,451,039.11	$41,073,919.03	$40,784,034.35
Overdrafts.....	53,133.04	60,505.02	56,043.45	8,485.03	13,361.51
Bonds for circulation.	4,287,000.00	3,752,000.00	3,802,000.00	3,801,000.00	3,324,000.00
Bonds for deposits...	2,337,000.00	2,339,000.00	2,339,000.00	2,339,000.00	2,316,000.00
U. S. bonds on hand..	70,360.00	70,600.00	70,780.00	70,780.00	70,780.00
Premiums on bonds..	107,223.60	104,959.84	110,208.84	110,108.84	121,228.42
Stocks, securities, etc	4,110,568.84	4,056,533.42	4,343,128.97	4,352,536.62	4,154,976.39
Banking house, etc ..	2,479,926.15	2,457,353.58	2,528,387.43	2,537,496.10	2,557,056.65
Real estate, etc	139,061.22	104,746.38	107,867.70	60,399.48	61,484.12
Due from nat'l banks.	4,661,109.89	4,424,361.11	4,720,176.74	5,054,949.09	4,617,983.25
Due from State banks	820,767.70	628,281.66	656,240.23	677,656.12	672,174.47
Due from res've ag'ts	6,072,225.99	5,823,383.73	5,319,724.35	5,688,810.09	5,359,673.69
Int'l-revenue stamps.	3,746.89	3,232.89	3,347.89	1,117.44	720.82
Cash items.....	165,983.49	262,195.29	190,960.26	269,913.13	194,151.23
Clear'g-house exch'gs	2,525,300.95	2,272,379.86	4,237,652.11	3,703,595.58	2,567,609.57
Bills of other banks..	236,098.00	373,524.00	379,520.00	243,030.00	208,045.00
Fractional currency..	22,550.04	16,249.23	17,011.72	14,197.46	17,982.97
Specie.....	4,185,829.44	4,590,443.16	3,468,936.85	3,051,924.50	2,922,021.35
Legal-tender notes...	1,588,093.00	1,579,592.00	2,715,795.00	2,102,000.00	2,217,016.00
U. S. cert's of deposit.	210,000.00	.....	50,000.00	240,000.00	50,000.00
5% fund with Treas.	209,875.00	187,600.00	187,600.00	190,045.00	165,745.00
Due from U. S. Treas	2,005.00	8,250.00	28,982.39	3,005.00	3,905.00
Total	73,552,216.14	71,352,907.62	76,784,403.04	75,593,968.51	72,399,049.79

MASSACHUSETTS.

	208 banks.	208 banks.	208 banks.	207 banks.	208 banks.
Loans and discounts.	$117,358,967.02	$116,375,587.22	$117,765,265.30	$115,689,515.62	$117,149,975.74
Overdrafts.....	137,743.05	115,846.91	120,965.33	98,395.40	93,351.95
Bonds for circulation.	19,197,500.00	20,428,000.00	21,279,500.00	20,312,000.00	19,994,000.00
Bonds for deposits...	2,049,900.00	2,052,900.00	2,052,900.00	2,052,900.00	2,052,900.00
U. S. bonds on hand..	280,700.00	218,900.00	41,500.00	41,500.00	37,500.00
Premiums on bonds..	141,944.09	178,304.98	206,673.14	171,472.17	184,186.08
Stocks, securities, etc	16,336,830.96	15,957,690.91	17,640,072.70	17,648,013.16	17,808,559.23
Banking house, etc ..	3,620,032.96	3,589,674.97	3,602,029.27	3,580,062.99	3,549,656.49
Real estate, etc	468,692.15	500,137.13	476,193.75	461,442.97	433,957.95
Due from nat'l banks	890,349.13	776,579.02	747,984.19	1,115,525.32	698,611.99
Due from State banks	395,425.33	494,895.20	319,612.50	245,566.23	181,907.88
Due from res've ag'ts	15,925,001.35	16,712,227.23	15,660,068.11	17,081,386.19	15,929,851.75
Int'l-revenue stamps	75,846.23	66,156.78	53,134.88	30,530.63	30,912.86
Cash items	842,913.29	747,069.42	705,841.21	784,369.12	953,030.29
Clear'g-house exch'gs	294,798.74	309,968.99	401,665.33	386,717.36	424,103.79
Bills of other banks.	1,150,083.00	1,110,031.00	1,342,828.00	1,254,671.00	1,187,987.00
Fractional currency..	67,936.97	79,120.44	72,734.76	70,094.47	63,741.30
Specie.....	5,736,842.97	5,589,487.46	5,790,062.58	5,689,513.42	5,374,943.31
Legal-tender notes ..	2,613,447.00	2,765,142.00	2,915,464.00	2,834,128.00	2,731,099.00
U. S. cert's of deposit	20,000.00	.....	.....	.....	.....
5% fund with Treas.	925,518.21	983,877.33	1,050,394.50	974,299.50	963,602.00
Due from U. S. Treas.	22,172.00	32,636.50	21,992.50	39,552.50	33,842.50
Total	188,552,644.45	189,084,233.49	192,266,882.05	190,561,656.05	189,877,721.02

CITY OF BOSTON.

	38 banks.	38 banks.	38 banks.	39 banks.	39 banks.
Loans and discounts.	$165,421,123.88	$167,243,549.44	$175,971,400.76	$177,027,477.57	$170,415,384.31
Overdrafts.....	43,144.26	75,127.48	87,931.85	69,830.30	66,958.57
Bonds for circulation.	6,377,500.00	6,477,500.00	6,477,500.00	6,477,500.00	6,427,500.00
Bonds for deposits...	4,131,000.00	4,131,000.00	4,131,000.00	4,131,000.00	4,131,000.00
U. S. bonds on hand .	63,000.00	50,000.00	200,000.00	200,000.00	.....
Premiums on bonds .	199,574.73	187,312.18	191,562.18	183,521.56	153,271.56
Stocks, securities, etc	7,027,822.96	7,822,444.06	10,222,848.22	10,106,489.97	13,008,288.43
Banking house, etc	2,107,399.60	2,108,610.73	2,109,935.17	2,110,049.68	2,110,235.68
Real estate, etc	166,233.19	168,533.19	168,133.19	125,442.45	121,267.31
Due from nat'l banks.	14,465,846.85	13,748,668.61	13,727,798.14	15,551,653.20	14,268,774.30
Due from State banks	1,969,924.67	1,967,471.32	1,889,020.68	2,439,717.46	1,696,209.31
Due from res've ag'ts	28,587,937.26	38,657,775.17	36,349,715.97	30,319,949.23	36,174,403.93
Int'l-revenue stamps	14,334.27	12,075.88	9,034.43	5,715.15	4,507.43
Cash items.....	413,483.47	461,945.17	646,158.86	619,060.59	1,575,560.48
Clear'g-house exch'gs	12,003,944.44	13,783,113.46	16,753,552.39	19,573,268.68	14,855,384.09
Bills of other banks	1,317,270.00	1,373,679.00	1,161,475.00	1,269,709.00	966,586.00
Fractional currency	19,041.93	23,113.51	21,655.58	25,207.47	23,420.78
Specie.....	13,883,071.06	13,603,065.36	15,479,271.87	15,731,353.86	17,736,740.77
Legal-tender notes.	8,905,096.00	9,120,215.00	8,396,421.00	8,087,213.00	6,589,820.00
U. S. cert's of deposit	430,000.00	.....	.....	.....	.....
5% fund with Treas.	310,475.00	323,875.00	321,375.00	323,875.00	320,515.00
Due from U. S. Treas.	321,253.00	196,402.00	134,800.00	199,830.00	131,950.00
Total	267,878,476.57	281,535,476.56	294,350,590.29	294,577,864.17	290,777,777.95

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF BALTIMORE.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	19 banks.	18 banks.	19 banks.	19 banks.	19 banks.
Capital stock	$11,508,260.00	$11,308,260.00	$11,508,260.00	$11,458,260.00	$11,458,260.00
Surplus fund	4,499,800.00	4,457,000.00	4,460,000.00	4,426,900.00	4,785,676.00
Undivided profits	2,007,343.07	1,715,787.27	1,972,587.87	1,901,320.10	2,188,169.67
Nat'l-bank circulation	4,251,900.00	3,675,080.00	3,690,710.00	3,734,350.00	3,270,490.00
State-bank circulation	850.00	850.00	851.00	850.00	493.00
Due to national banks	8,463,820.46	9,019,947.02	9,878,327.41	9,112,785.54	9,786,815.88
Due to State banks	3,154,282.51	2,981,386.98	3,619,170.16	2,674,553.31	2,652,133.08
Due to trust co's, etc.	3,897,168.92	5,612,054.23	3,761,877.81	3,885,399.15	3,662,356.48
Due to reserve agents	3,506,123.90	2,978,247.04	2,778,647.07	3,047,218.84	2,107,558.13
Dividends unpaid	59,084.46	67,998.81	48,287.48	135,821.31	62,067.43
Individual deposits	29,553,615.40	27,126,411.58	32,413,400.88	32,700,991.06	29,421,706.74
U. S. deposits	2,203,574.21	2,221,115.52	2,230,864.12	2,163,519.20	2,333,323.38
Dep'ts U.S.dis.officers	.....	.....	.....	57,000.00	.....
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	290,000.00	124,000.00	364,000.00	245,000.00	620,000.00
Other liabilities	156,393.21	64,769.17	57,419.24	50,000.00	50,000.00
Total	73,552,216.14	71,352,907.62	76,784,403.04	75,593,968.51	72,399,049.79

MASSACHUSETTS.

	208 banks.	208 banks.	208 banks.	207 banks.	208 banks.
Capital stock	$41,052,500.00	$40,652,500.00	$40,552,500.00	$40,252,500.00	$40,282,720.00
Surplus fund	15,062,063.67	15,072,373.56	15,086,770.33	15,021,797.33	15,018,009.58
Undivided profits	6,469,524.01	6,528,640.00	6,596,889.58	6,906,738.33	6,605,551.71
Nat'l-bank circulation	18,759,402.00	19,936,197.00	20,909,614.50	20,039,442.00	19,758,679.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	1,176,705.80	1,010,714.63	1,035,044.94	1,184,886.24	975,112.38
Due to State banks	530,102.37	225,101.92	199,346.36	298,097.84	216,470.22
Due to trust co's, etc.	7,399,028.80	8,904,715.95	8,105,494.16	8,083,147.03	6,672,148.98
Due to reserve agents	536,470.46	387,998.02	489,203.24	505,844.45	381,356.69
Dividends unpaid	51,309.32	55,771.62	82,060.91	93,612.26	600,906.88
Individual deposits	94,006,581.29	93,134,708.82	96,240,144.34	95,480,406.03	96,150,647.01
U. S. deposits	1,826,324.52	1,575,134.43	1,823,826.67	1,898,848.36	2,047,833.32
Dep'ts U.S.dis.officers	3,962.80	253,880.03	6,971.03	1,032.17	4,179.56
Notes rediscounted	431,026.15	542,780.97	317,790.02	242,698.10	123,318.09
Bills payable	1,158,943.37	719,050.00	785,825.30	519,000.00	705,932.42
Other liabilities	88,699.89	84,666.53	35,400.67	33,605.91	34,853.68
Total	188,552,644.45	189,084,233.49	192,266,882.05	190,561,656.05	189,877,721.02

CITY OF BOSTON.

	38 banks.	38 banks.	38 banks.	39 banks.	39 banks.
Capital stock	$37,400,000.00	$37,400,000.00	$37,400,000.00	$37,020,000.00	$36,580,000.00
Surplus fund	14,305,400.00	14,308,400.00	14,318,600.00	14,311,600.00	14,219,400.00
Undivided profits	5,982,489.38	6,745,118.82	6,480,242.46	7,420,776.90	7,142,687.25
Nat'l-bank circulation	6,111,350.00	6,348,950.00	6,395,050.00	6,339,817.50	6,335,137.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	37,256,592.45	38,245,595.68	37,331,830.58	37,632,056.70	33,953,544.06
Due to State banks	7,099,634.55	8,510,155.59	9,962,745.33	9,992,894.14	9,973,729.56
Due to trust co's, etc.	22,636,152.71	32,459,420.71	30,104,046.82	27,735,825.11	26,608,009.31
Due to reserve agents	9,847,910.99	8,703,053.96	7,685,499.93	9,626,067.11	7,946,444.77
Dividends unpaid	16,450.83	12,106.33	33,628.58	15,012.08	852,059.08
Individual deposits	119,521,336.81	121,781,440.07	137,221,553.63	136,635,987.69	140,184,115.76
U. S. deposits	3,768,846.75	3,784,666.17	3,839,221.86	3,696,149.77	3,955,554.32
Dep'ts U.S.dis.officers	168,194.24	88,859.23	167,471.10	90,977.17	112,350.77
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	1,292,000.00	889,500.00	1,265,000.00	1,831,000.00	871,000.00
Other liabilities	2,472,117.86	2,258,200.00	2,245,700.00	2,229,700.00	2,043,745.57
Total	267,878,476.57	281,535,476.56	294,450,590.29	294,577,864.17	290,777,777.95

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

MICHIGAN.

Resources.	DECEMBER 13. 79 banks.	FEBRUARY 5. 79 banks.	APRIL 24. 78 banks.	JULY 15. 79 banks.	SEPTEMBER 30. 79 banks.
Loans and discounts.	$36,092,331.73	$36,491,404.70	$37,559,258.22	$37,912,716.53	$38,719,979.58
Overdrafts	239,575.68	264,339.98	212,792.53	241,381.23	242,343.93
Bonds for circulation.	3,808,560.00	3,889,060.00	3,836,360.00	4,106,360.00	4,212,360.00
Bonds for deposits	860,000.00	860,000.00	910,000.00	961,000.00	1,011,000.00
U. S. bonds on hand	118,850.00	102,850.00	98,810.00	93,290.00	80,890.00
Premiums on bonds	68,605.44	60,788.66	62,243.43	79,582.51	90,606.34
Stocks, securities, etc	3,576,265.60	3,909,537.94	3,977,531.01	4,185,321.68	4,487,498.70
Banking house, etc	1,117,432.49	1,024,265.35	1,020,919.85	1,013,902.36	1,079,868.26
Real estate, etc	598,859.58	538,901.55	484,473.26	461,978.10	479,649.17
Due from nat'l banks.	695,560.88	793,969.26	718,711.63	615,078.02	941,503.35
Due from State banks	708,317.88	667,485.08	858,927.00	859,840.38	925,642.09
Due from res've ag'ts	7,317,358.91	7,778,900.01	8,558,728.26	8,017,751.08	8,551,759.66
Int'l-revenue stamps.	22,911.93	20,639.84	17,787.82	9,692.77	9,348.92
Cash items	137,359.46	137,679.49	176,934.96	195,278.36	244,382.14
Clear'g-house exch'gs	124,826.96	89,334.94	59,345.63	161,294.13	144,387.57
Bills of other banks	479,459.00	451,765.00	441,724.00	451,439.00	399,399.00
Fractional currency	20,893.77	25,447.22	21,515.24	21,785.84	24,666.04
Specie	2,544,306.70	2,464,183.47	2,320,841.55	2,479,837.43	2,501,462.98
Legal-tender notes	1,176,466.00	1,078,703.00	1,144,542.00	1,243,340.00	1,057,710.00
U. S. cert's of deposit	.....	.....	30,000.00	50,000.00	50,000.00
5% fund with Treas.	189,333.00	191,238.00	190,818.00	203,885.50	208,118.00
Due from U. S. Treas.	21,403.50	14,427.54	22,033.50	21,152.50	31,503.00
Total	59,918,678.51	60,854,921.03	62,724,297.89	63,385,907.42	65,494,078.73

CITY OF DETROIT.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	$15,558,904.71	$15,399,566.32	$14,856,211.19	$15,441,489.90	$16,611,317.85
Overdrafts	6,582.59	7,540.55	29,727.66	6,899.55	6,186.43
Bonds for circulation.	1,450,000.00	1,450,000.00	1,450,000.00	1,450,000.00	1,450,000.00
Bonds for deposits	750,000.00	750,000.00	750,000.00	750,000.00	750,000.00
U. S. bonds on hand	27,000.00	200.00	.....	.....	12,500.00
Premiums on bonds	135,312.50	135,312.50	135,312.50	135,312.50	135,312.50
Stocks, securities, etc	1,727,997.26	1,605,639.56	1,752,906.51	2,283,500.04	2,117,715.97
Banking house, etc.	25,538.50	24,288.50	23,788.50	23,288.50	22,788.50
Real estate, etc	328,298.54	320,013.24	316,150.07	282,086.51	262,939.33
Due from nat'l banks.	1,557,796.12	1,657,296.39	1,766,615.81	1,881,913.11	1,561,001.54
Due from State banks	501,699.12	671,175.00	612,113.22	855,149.67	574,373.18
Due from res've ag'ts	3,341,040.40	3,312,570.29	2,723,505.43	2,690,886.29	2,641,731.79
Int'l-revenue stamps.	5,150.02	5,801.69	5,005.26	3,139.03	3,451.83
Cash items	17,268.42	11,845.12	13,483.29	16,288.10	18,533.03
Clear'g-house exch'gs	290,650.96	458,166.69	298,620.86	552,528.02	845,255.47
Bills of other banks	287,635.00	258,034.00	200,639.00	394,131.00	186,994.00
Fractional currency	6,641.06	8,359.25	7,233.32	6,197.82	8,439.72
Specie	1,712,302.25	1,682,976.50	1,589,274.50	1,629,080.75	1,559,283.50
Legal-tender notes	877,350.00	848,078.00	734,379.00	1,163,151.00	846,215.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	72,090.00	70,430.00	72,500.00	72,500.00	65,050.00
Due from U. S. Treas.	25,601.38	12,500.00	13,581.00	33,200.00	14,000.00
Total	28,704,858.83	28,689,793.60	27,351,050.12	29,670,711.79	29,693,083.64

MINNESOTA.

	75 banks.	76 banks.	77 banks.	83 banks.	86 banks.
Loans and discounts	$20,307,802.63	$20,254,743.16	$21,906,205.08	$22,294,549.18	$24,331,623.04
Overdrafts	156,304.77	159,459.13	162,810.07	165,993.51	185,658.67
Bonds for circulation.	2,410,400.00	2,480,600.00	2,513,850.00	2,596,100.00	2,636,100.00
Bonds for deposits	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand	72,800.00	59,800.00	59,940.00	60,110.00	60,240.00
Premiums on bonds	45,421.79	31,113.69	32,447.13	36,822.89	43,291.59
Stocks, securities, etc	1,232,364.43	1,203,717.88	1,236,697.70	1,233,177.73	1,351,981.97
Banking house, etc	1,014,131.55	1,016,925.34	1,008,466.45	1,037,369.42	1,064,708.76
Real estate, etc	362,386.82	341,548.10	321,292.78	312,829.35	292,761.31
Due from nat'l banks	621,261.35	563,433.51	776,790.49	673,735.05	952,986.96
Due from State banks	434,512.66	463,861.79	518,284.45	631,066.19	633,137.32
Due from res've ag'ts	4,351,514.21	4,266,836.28	4,879,235.81	5,682,349.75	6,275,272.73
Int'l-revenue stamps.	25,439.93	20,495.90	19,760.67	28,925.19	11,351.31
Cash items	153,536.83	119,116.90	113,656.23	131,779.33	156,785.25
Clear'g-house exch'gs	10,581.56	10,329.20	14,742.69	36,115.01	45,653.74
Bills of other banks	164,153.00	125,748.00	129,508.00	230,760.00	172,078.00
Fractional currency	12,867.72	17,697.65	14,874.18	17,631.78	15,731.13
Specie	1,630,875.43	1,408,990.65	1,554,481.80	1,456,823.75	1,574,866.99
Legal-tender notes	509,976.00	339,683.00	419,291.00	494,933.00	192,185.00
U. S. cert's of deposit	5,000.00	.....	.....	.....	50,000.00
5% fund with Treas	117,952.50	122,167.50	122,752.50	124,622.50	132,250.00
Due from U. S. Treas	11,750.00	11,950.00	3,050.00	2,400.00	10,152.00
Total	33,851,066.18	33,218,217.68	36,008,143.3	37,548,124.93	40,688,813.77

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MICHIGAN.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	79 banks.	79 banks.	78 banks.	79 banks.	79 banks.
Capital stock	$8,278,000.00	$8,360,000.00	$8,235,000.00	$8,285,000.00	$8,280,025.00
Surplus fund	2,663,188.20	2,561,413.20	2,491,413.20	2,503,135.52	2,500,338.33
Undivided profits	1,486,322.49	1,213,400.18	1,413,420.33	1,313,163.08	1,530,949.73
Nat'l-bank circulation	3,756,622.50	3,821,532.50	3,787,255.00	3,809,770.00	4,138,675.00
State-bank circulation					
Due to national banks	446,167.00	449,389.11	597,645.02	332,897.22	467,765.99
Due to State banks	960,921.98	1,085,024.09	1,082,452.70	954,677.58	941,234.43
Due to trust co's, etc.	877,804.27	875,010.18	1,008,325.34	1,111,091.64	970,549.56
Due to reserve agents	13,902.97	2,036.90	26,637.08	14,066.10	5,019.17
Dividends unpaid	13,763.81	37,107.35	9,540.15	42,649.89	25,472.79
Individual deposits	40,699,676.28	41,727,351.77	43,242,070.24	44,036,084.21	45,590,163.43
U. S. deposits	611,664.59	653,910.03	784,831.96	878,556.37	973,768.72
Dep'ts U.S.dis.officers	88,135.41	44,215.00	33,400.14	34,678.63	37,231.28
Notes rediscounted	11,989.72	13,500.00	5,000.00		
Bills payable		5,000.00		70,000.00	25,000.00
Other liabilities	10,519.29	6,030.72	7,306.73	137.18	7,885.30
Total	59,918,678.51	60,854,921.03	62,724,297.89	63,385,907.42	65,494,078.73

CITY OF DETROIT.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	$3,300,000.00	$3,300,000.00	$3,300,000.00	$3,300,000.00	$3,300,000.00
Surplus fund	613,000.00	616,000.00	616,000.00	622,000.00	622,000.00
Undivided profits	363,952.36	323,790.30	374,566.37	342,595.72	343,373.90
Nat'l-bank circulation	1,403,480.00	1,394,630.00	1,415,700.00	1,382,220.00	1,404,230.00
State-bank circulation					
Due to national banks	2,998,714.41	3,214,721.40	2,926,348.78	3,144,273.93	3,021,189.04
Due to State banks	4,053,942.35	4,253,834.15	3,394,354.95	3,883,023.78	3,440,942.55
Due to trust co's, etc.	1,377,203.34	1,655,709.20	2,404,250.98	2,510,086.33	2,162,674.63
Due to reserve agents	295,427.15	168,721.63	178,320.03	149,223.64	198,539.94
Dividends unpaid	220.00	503.42	960.00	5,697.48	20,160.00
Individual deposits	13,532,415.03	13,012,263.56	12,026,455.94	13,622,390.33	14,434,384.46
U. S. deposits	628,373.74	636,670.46	633,409.54	651,620.16	680,641.16
Dep'ts U.S.dis.officers	63,130.45	53,153.48	80,683.53	57,610.42	64,947.96
Notes rediscounted					
Bills payable	75,000.00	59,796.00			
Other liabilities					
Total	28,704,858.83	28,689,793.60	27,351,050.12	29,670,741.79	29,693,083.64

MINNESOTA.

	75 banks.	76 banks.	77 banks.	83 banks.	86 banks.
Capital stock	$4,957,700.00	$4,965,000.00	$4,997,500.00	$5,125,000.00	$5,235,620.00
Surplus fund	1,063,850.00	1,092,756.76	1,097,156.76	1,137,553.79	1,150,753.79
Undivided profits	739,180.96	616,323.50	580,276.26	619,534.74	784,480.44
Nat'l-bank circulation	2,391,135.00	2,441,785.00	2,465,685.00	2,527,025.00	2,622,995.00
State-bank circulation					
Due to national banks	331,675.71	293,832.63	604,719.93	422,599.72	735,836.27
Due to State banks	667,063.59	782,819.15	879,812.27	801,588.81	990,655.47
Due to trust co's, etc.	192,611.39	259,648.15	237,895.32	237,780.50	201,755.40
Due to reserve agents	3,949.23	2,028.50	654.35	12,345.89	363.80
Dividends unpaid	19,776.70	6,675.00	2,012.75	16,289.25	1,691.75
Individual deposits	23,163,616.80	22,428,392.70	24,838,928.18	26,371,215.47	28,710,102.78
U. S. deposits	135,998.93	133,090.45	126,496.93	183,389.25	192,067.29
Dep'ts U. S.dis.officers	45,201.07	48,109.55	64,703.07	6,610.75	7,932.74
Notes rediscounted	35,000.00	47,020.00	17,594.00	8,200.00	10,000.00
Bills payable	68,762.50	62,000.00	65,000.00	62,000.00	30,000.00
Other liabilities	35,544.30	38,736.29	20,708.51	16,990.76	11,559.07
Total	33,851,066.18	33,218,217.68	36,008,143.33	37,548,123.93	40,688,813.77

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF MINNEAPOLIS.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	6 banks.	5 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	$14,182,733.21	$13,362,790.51	$13,334,384.23	$14,322,360.02	$15,539,542.03
Overdrafts	9,170.92	5,876.39	10,602.74	10,112.22	8,426.76
Bonds for circulation.	772,000.00	772,000.00	722,000.00	900,000.00	900,000.00
Bonds for deposits	350,000.00	350,000.00	350,000.00	350,000.00	350,000.00
U. S. bonds on hand	500.00	1,000.00	2,000.00	2,600.00	3,060.00
Premiums on bonds					
Stocks, securities, etc	1,164,394.15	1,143,118.32	675,254.07	664,238.26	949,463.76
Banking house, etc	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Real estate, etc	212,128.00	207,128.00	145,000.00	140,000.00	140,000.00
Due from nat'l banks.	1,062,217.53	1,006,797.81	948,579.14	1,233,104.68	1,718,228.20
Due from State banks	899,944.75	566,686.51	495,064.72	636,038.59	792,002.63
Due from res've ag'ts	2,118,972.61	2,240,077.89	2,293,583.99	3,417,963.50	3,115,800.53
Int'l-revenue stamps.	11,801.27	10,186.52	9,512.87	2,348.28	3,596.48
Cash items	31,006.88	19,726.58	28,805.63	41,631.87	45,546.03
Clear'g-house exch'gs	830,242.64	617,347.94	597,449.72	628,677.10	881,438.34
Bills of other banks	103,955.00	38,859.00	91,438.00	74,900.00	113,380.00
Fractional currency	6,971.38	7,843.54	8,747.80	7,535.77	3,320.54
Specie	902,803.80	913,110.60	939,792.20	1,132,481.15	1,068,297.15
Legal-tender notes	772,241.00	259,031.00	593,500.00	554,000.00	662,000.00
U. S. cert's of deposit					
5% fund with Treas.	38,600.00	38,600.00	36,100.00	45,000.00	45,000.00
Due from U. S. Treas.	14,000.00		1,100.00	6,415.00	7,445.00
Total	23,485,683.14	21,562,180.61	21,284,915.11	24,171,406.44	26,348,547.45

CITY OF ST. PAUL.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	$12,281,484.78	$12,128,505.83	$13,086,875.65	$12,330,734.54	$12,884,441.86
Overdrafts	6,551.50	1,880.88	70,673.05	2,689.59	3,443.03
Bonds for circulation.	696,000.00	696,000.00	1,003,000.00	696,000.00	696,000.00
Bonds for deposits	777,000.00	788,000.00	413,000.00	1,058,000.00	1,258,000.00
U. S. bonds on hand			300.00		620.00
Premiums on bonds			30.00		46.95
Stocks, securities, etc	2,602,223.01	2,555,106.38	2,915,377.14	3,178,154.02	3,239,731.92
Banking house, etc	638,218.78	635,218.78	635,218.78	635,218.78	585,218.78
Real estate, etc	199,811.97	194,369.42	194,369.42	192,819.42	191,299.19
Due from nat'l banks.	1,089,450.92	882,893.88	859,810.16	998,792.80	1,071,622.32
Due from State banks	333,219.88	269,676.28	210,169.43	302,621.13	250,374.34
Due from res've ag'ts	3,359,618.82	4,279,656.04	2,963,603.91	4,329,115.92	4,005,975.83
Int'l-revenue stamps	4,627.85	3,457.17	2,631.81	510.58	568.06
Cash items	110,920.37	130,255.79	114,008.53	110,316.17	164,157.15
Clear'g-house exch'gs	289,188.24	334,393.04	307,645.92	382,430.81	500,893.02
Bills of other banks	128,981.00	93,884.00	121,086.00	133,370.00	124,698.00
Fractional currency	5,245.08	3,333.82	2,568.19	2,542.37	3,586.37
Specie	1,993,338.41	2,161,671.90	2,097,909.22	2,001,400.75	1,588,387.20
Legal-tender notes	383,860.00	230,111.00	342,399.00	380,153.00	408,215.00
U. S. cert's of deposit					
5% fund with Treas	34,560.00	34,800.00	34,800.00	34,800.00	34,800.00
Due from U. S. Treas.	26,120.06	12,580.06	33,749.66	33,729.66	23,814.66
Total	24,960,420.67	25,435,794.27	25,409,225.87	26,803,399.54	27,033,893.68

MISSISSIPPI.

	13 banks.	13 banks.	14 banks.	14 banks.	14 banks.
Loans and discounts.	$2,883,518.58	$2,736,952.40	$3,165,298.99	$3,642,826.61	$3,991,901.41
Overdrafts	1,950,387.44	1,646,281.07	1,107,393.60	618,875.49	636,498.09
Bonds for circulation	848,750.00	848,750.00	867,500.00	867,500.00	867,500.00
Bonds for deposits					
U. S. bonds on hand	1,020.00	1,020.00	1,020.00	1,020.00	1,020.00
Premiums on bonds	17,966.62	8,161.34	9,093.30	9,093.30	12,093.30
Stocks, securities, etc	556,867.61	540,663.83	538,731.24	530,466.92	583,489.36
Banking house, etc	85,371.10	82,302.60	95,975.24	91,110.75	104,583.47
Real estate, etc	65,735.75	58,591.06	44,105.73	55,978.21	62,195.33
Due from nat'l banks.	364,873.53	308,474.16	261,403.46	210,544.03	298,974.81
Due from State banks	183,846.46	421,310.61	60,344.16	80,084.57	70,410.51
Due from res've ag'ts	391,886.38	752,489.41	667,295.74	535,158.42	372,133.56
Int'l revenue stamps.	3,544.51	2,527.15	2,538.52	1,366.06	1,215.47
Cash items	79,922.68	88,190.28	49,449.53	41,729.78	42,355.06
Clear'g-house exch'gs					
Bills of other banks	6,120.00	7,625.00	8,316.00	6,742.00	8,568.00
Fractional currency	2,204.47	2,323.68	3,483.87	5,203.28	5,725.29
Specie	203,162.50	249,829.20	257,425.60	246,844.05	212,349.55
Legal-tender notes	209,577.00	200,332.00	239,484.00	233,130.00	158,429.00
U. S. cert's of deposit					
5% fund with Treas.	36,825.00	36,676.50	40,175.00	39,505.00	38,161.40
Due from U. S. Treas.					
Total	7,801,579.63	7,692,500.29	7,419,033.98	7,220,178.47	7,467,606.61

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF MINNEAPOLIS.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	6 banks.	5 banks.	4 banks.	4 banks.	4 banks.
Capital stock	$4,000,000.00	$3,750,000.00	$3,250,000.00	$3,250,000.00	$3,250,000.00
Surplus fund	697,000.00	725,000.00	640,000.00	695,000.00	695,000.00
Undivided profits	326,543.82	317,046.03	242,961.23	197,682.50	325,905.90
Nat'l-bank circulation	755,950.00	766,000.00	718,250.00	832,300.00	874,750.00
State-bank circulation					
Due to national banks	3,841,282.54	3,771,988.25	3,864,131.46	4,696,186.93	4,769,065.71
Due to State banks	2,235,263.65	2,222,407.37	2,427,902.37	2,536,921.64	3,622,461.01
Due to trust co's, etc.	537,541.22	550,632.83	576,306.96	563,802.25	583,524.44
Due to reserve agents	31,109.03	3,571.10	3,938.81	25,780.98	73,625.88
Dividends unpaid	1,188.00	2,236.00	2,802.00	6,772.00	1,125.00
Individual deposits	10,381,637.95	8,964,219.64	9,052,752.12	10,827,929.02	11,452,152.66
U. S. deposits	288,056.81	278,153.73	283,372.26	322,600.84	321,557.43
Dep'ts U.S.dis.officers	28,015.72	10,925.66	22,497.90	17,030.28	24,379.42
Notes rediscounted					
Bills payable					
Other liabilities	362,094.40	200,000.00	200,000.00	200,000.00	155,000.00
					200,000.00
Total	23,485,683.14	21,562,180.61	21,284,915.11	24,171,406.44	26,348,547.45

CITY OF ST. PAUL.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	$3,800,000.00	$3,800,000.00	$3,800,000.00	$3,800,000.00	$3,800,000.00
Surplus fund	667,000.00	720,000.00	720,000.00	733,000.00	783,000.00
Undivided profits	648,307.64	497,683.18	514,612.97	524,526.68	501,621.48
Nat'l-bank circulation	648,920.00	653,220.00	652,220.00	651,720.00	651,720.00
State-bank circulation					
Due to national banks	2,903,333.76	2,768,308.89	2,865,200.66	3,320,829.85	3,371,121.57
Due to State banks	2,232,078.46	2,631,491.03	2,817,360.73	2,766,788.34	2,982,559.50
Due to trust co's, etc.	86,757.48	62,832.71	116,164.68	111,416.72	119,703.47
Due to reserve agents	129,757.10	251,831.78	169,333.80	283,151.78	140,659.10
Dividends unpaid	830.00	1,501.00	1,366.00	3,334.67	30,634.50
Individual deposits	13,098,449.35	13,310,408.58	13,007,047.02	13,627,833.80	13,408,835.08
U. S. deposits	443,733.70	470,410.87	475,667.94	740,155.20	996,898.73
Dep'ts U.S.dis.officers	301,253.18	268,106.23	270,252.07	240,642.50	247,140.25
Notes rediscounted					
Bills payable					
Other liabilities					
Total	24,960,420.67	25,435,794.27	25,409,225.87	26,803,399.54	27,033,893.68

MISSISSIPPI.

	13 banks.	13 banks.	14 banks.	14 banks.	14 banks.
Capital stock	$996,000.00	$1,001,000.00	$1,130,000.00	$1,130,000.00	$1,130,000.00
Surplus fund	460,900.00	476,300.00	486,300.00	486,700.00	486,700.00
Undivided profits	268,183.59	191,078.86	263,481.49	280,215.77	302,187.52
Nat'l-bank circulation	839,240.00	844,040.00	856,580.00	855,680.00	866,040.00
State-bank circulation					
Due to national banks	121,166.53	69,588.13	61,315.52	41,203.86	64,643.40
Due to State banks	137,907.13	148,368.78	107,947.94	91,295.78	118,439.89
Due to trust co's, etc.	17,267.51	17,677.74	103,794.59	14,315.46	11,148.76
Due to reserve agents	236,622.14	9,665.60	14,275.47	76,157.75	49,625.64
Dividends unpaid	525.00	3,602.00	1,315.00	6,078.00	675.00
Individual deposits	4,133,200.21	4,562,390.99	4,177,808.10	3,866,027.97	3,568,746.40
U. S. deposits					
Dep'ts U.S.dis.officers					
Notes rediscounted	366,735.01	153,017.82	41,147.04	130,003.88	349,400.00
Bills payable	218,949.94	215,500.00	167,500.00	242,500.00	520,000.00
Other liabilities	4,882.57	270.37	7,568.83		
Total	7,801,579.63	7,692,500.29	7,419,033.98	7,220,178.47	7,467,606.61

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900.

MISSOURI.

Resources.	DECEMBER 13. 53 banks.	FEBRUARY 5. 53 banks.	APRIL 24. 53 banks.	JULY 15. 56 banks.	SEPTEMBER 30. 56 banks.
Loans and discounts	$10,287,405.71	$10,620,017.33	$10,998,754.23	$11,399,383.52	$11,168,362.02
Overdrafts	218,240.68	236,985.49	185,152.06	186,836.83	198,933.27
Bonds for circulation	1,802,800.00	1,847,800.00	1,910,300.00	1,971,550.00	2,135,800.00
Bonds for deposits	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	27,750.00	21,250.00	30,210.00	99,460.00	87,260.00
Premiums on bonds	41,417.06	38,535.19	42,590.51	53,987.31	67,759.21
Stocks, securities, etc	691,095.05	642,140.60	648,568.56	666,389.69	787,858.69
Banking house, etc	493,447.98	516,697.38	474,710.85	486,078.60	484,285.66
Real estate, etc	235,241.23	211,916.93	235,681.55	219,583.22	199,635.79
Due from nat'l banks	385,142.28	474,454.87	478,437.49	495,545.84	613,296.65
Due from State banks	202,357.64	166,817.01	276,667.13	357,595.69	280,522.14
Due from res've ag'ts	3,526,551.74	4,011,971.11	3,964,645.84	4,457,755.63	5,625,749.50
Int'l-revenue stamps	14,885.72	15,039.77	12,289.16	6,244.89	5,651.29
Cash items	152,111.91	87,233.06	86,444.67	110,087.98	105,663.74
Clear'g-house exch'gs	22,933.97	17,561.52	21,732.45	20,146.93	14,577.71
Bills of other banks	170,034.00	128,320.00	113,878.00	122,543.00	142,754.00
Fractional currency	9,035.46	8,615.64	8,768.28	10,493.42	13,099.31
Specie	631,051.03	647,219.44	655,310.13	669,612.45	695,190.75
Legal-tender notes	452,726.00	388,142.00	418,224.00	424,144.00	449,537.00
U. S. cert's of deposit					
5% fund with Treas.	90,140.00	90,990.00	94,715.00	95,327.50	102,931.50
Due from U. S. Treas.	5,702.50	4,952.50	3,562.50	3,762.50	46,060.00
Total	19,610,069.96	20,326,659.84	20,810,642.41	22,006,529.00	23,374,928.23

CITY OF KANSAS CITY.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts	$27,807,668.43	$29,619,983.52	$30,857,203.51	$34,882,090.27	$34,364,176.03
Overdrafts	742,042.10	363,974.44	500,063.19	822,333.32	440,393.15
Bonds for circulation	1,745,600.00	1,745,600.00	1,745,600.00	1,745,600.00	1,845,600.00
Bonds for deposits	964,000.00	964,000.00	984,000.00	1,012,000.00	1,012,000.00
U. S. bonds on hand	88,000.00	88,000.00	88,000.00	73,000.00	73,000.00
Premiums on bonds	17,487.50	24,800.00	24,800.00	24,800.00	32,925.00
Stocks, securities, etc	2,987,683.12	3,742,611.44	5,948,321.16	6,350,725.00	6,393,277.96
Banking house, etc	383,518.28	383,361.71	383,361.71	383,361.71	383,361.71
Real estate, etc	126,366.84	123,941.84	116,858.27	116,858.27	127,508.27
Due from nat'l banks	2,659,893.40	3,366,967.45	2,665,899.82	2,911,593.10	3,202,494.38
Due from State banks	3,856,413.04	3,984,826.65	3,901,708.52	3,504,372.30	3,820,473.25
Due from res've ag'ts	12,850,608.40	12,752,282.12	14,412,027.44	15,189,651.37	16,363,359.24
Int'l-revenue stamps	8,045.06	8,773.93	8,633.12	5,177.88	6,073.55
Cash items	76,484.51	96,637.53	75,698.85	62,111.24	40,795.78
Clear'g-house exch'gs	1,684,750.52	922,123.73	1,020,293.85	1,920,409.75	1,514,761.16
Bills of other banks	327,513.00	486,459.00	528,754.00	339,778.00	215,400.00
Fractional currency	11,504.61	17,608.72	35,577.17	10,073.83	7,786.57
Specie	3,320,624.75	3,954,565.25	4,668,467.30	3,408,899.99	3,939,486.22
Legal-tender notes	1,213,650.00	1,144,280.00	760,990.00	613,950.00	837,095.00
U. S. cert's of deposit			300,000.00	300,000.00	300,000.00
5% fund with Treas.	87,280.00	87,280.00	87,280.00	87,280.00	88,910.00
Due from U. S. Treas	28,513.92	20,000.00	70,100.00	13,000.25	13,500.00
Total	60,987,647.48	64,198,077.32	69,183,637.91	73,777,066.28	75,022,377.27

CITY OF ST. JOSEPH.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts	$3,139,382.74	$3,175,086.87	$3,606,733.47	$3,535,019.22	$4,076,992.22
Overdrafts	9,387.40	18,264.85	10,866.24	13,946.88	19,791.39
Bonds for circulation	164,500.00	164,500.00	165,000.00	165,000.00	165,000.00
Bonds for deposits	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	26,080.00	25,800.00	25,800.00	25,780.00	25,780.00
Premiums on bonds					
Stocks, securities, etc	52,549.00	52,236.40	76,137.50	71,137.50	226,775.30
Banking house, etc	72,000.00	72,000.00	72,000.00	72,000.00	72,000.00
Real estate, etc					
Due from nat'l banks	695,165.79	714,560.73	714,120.76	767,885.50	906,327.09
Due from State banks	109,086.67	108,643.36	125,429.51	245,350.37	97,168.03
Due from res've ag'ts	1,534,053.49	1,750,345.84	1,437,433.37	2,467,307.63	2,233,679.63
Int'l-revenue stamps	380.00	375.00	395.00	85.00	23.60
Cash items	56,364.85	22,029.30	56,858.56	27,355.38	33,502.72
Clear'g-house exch'gs	160,019.52	59,603.56	159,164.08	141,556.45	191,028.35
Bills of other banks	38,045.00	13,875.00	33,755.00	23,755.00	40,085.00
Fractional currency	775.83	804.97	1,035.29	1,365.48	1,429.83
Specie	407,563.20	360,304.40	443,339.40	500,495.60	523,541.80
Legal-tender notes	215,466.00	154,447.00	216,873.00	229,026.00	271,077.00
U. S. cert's of deposit					
5% fund with Treas	8,225.00	8,225.00	8,250.00	8,250.00	8,250.00
Due from U. S. Treas	5,700.00	6,600.00	7,150.00	5,800.00	1,250.00
Total	6,794,744.49	6,807,702.28	7,260,341.18	8,101,116.01	8,993,701.96

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MISSOURI.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	53 banks	53 banks.	53 banks.	56 banks.	56 banks.
Capital stock	$3,650,000.00	$3,650,000.00	$3,675,000.00	$3,735,000.00	$3,735,000.00
Surplus fund	818,796.52	848,016.55	815,600.00	842,550.00	836,050.00
Undivided profits	415,050.38	257,040.61	376,016.54	274,292.03	364,517.38
Nat'l-bank circulation	1,793,895.00	1,844,095.00	1,901,635.00	1,893,237.50	2,097,812.50
State-bank circulation					
Due to national banks	80,487.12	52,006.04	46,700.74	67,468.29	89,295.30
Due to State banks	785,917.42	979,031.99	1,103,771.41	1,218,155.67	1,229,772.74
Due to trust co's, etc.	4,402.35			718.62	
Due to reserve agents.	1,085.99				747.62
Dividends unpaid	5,351.00	2,114.00	538.50	6,371.00	1,203.00
Individual deposits	11,900,678.56	12,533,898.36	12,749,299.62	13,823,208.00	14,870,019.10
U.S. deposits	122,000.00	122,000.00	122,000.00	122,000.00	150,000.00
Dep'ts U.S.dis.officers					
Notes rediscounted			10,000.00		
Bills payable	26,600.00	35,000.00	10,000.00	20,000 00	
Other liabilities	6,405.62	3,457.29	80.60	3,527.89	510.59
Total	19,610,069.96	20,326,659.84	20,810,642.41	22,006,529.00	23,374,928.23

CITY OF KANSAS CITY.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	$2,550,000.00	$2,650,000.00	$2,650,000.00	$2,650,000.00	$2,650,000.00
Surplus fund	753,500.00	757,500.00	757,500.00	775,000.00	801,250.00
Undivided profits	890,480.23	936,635.98	1,071,154.56	1,275,538.56	1,385,768.29
Nat'l-bank circulation	1,744,650.00	1,744,200.00	1,745,600.00	1,742,900.00	1,755,000.00
State-bank circulation					
Due to national banks	11,721,305.22	19,885,503.66	23,331,150.91	24,525,112.33	23,836,118.64
Due to State banks	13,516,425.69	15,267,631.84	15,172,953.09	17,157,429.64	19,407,509.34
Due to trust co's, etc.	181,929.95	263,851.21	305,644.29	393,669.78	175,732.89
Due to reserve agents.	7,024,622.46	190,598.28	227,512.83	318,128.07	269,504.35
Dividends unpaid	423.25	1,910.75	488.25	1,748.75	27,959.50
Individual deposits	21,774,480.99	21,481,452.07	23,082,276.38	23,890,577.58	23,634,609.87
U.S. deposits	776,201.06	808,652.48	780,260.38	911,998.75	952,137.57
Dep'ts U.S.dis.officers	53,628.63	60,141.05	59,097.22	34,962.82	58,670.82
Notes rediscounted					
Bills payable		150,000.00		100,000.00	
Other liabilities					68,116.00
Total	60,987,647.48	46,198,077.32	69,183,637.91	73,777,066.28	75,022,377.27

CITY OF ST. JOSEPH.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	$350,000.00	$350,000.00	$350,000.00	$350,000.00	$350,000.00
Surplus fund	112,700.00	112,700.00	112,700.00	114,350.00	114,350.00
Undivided profits	78,180.62	90,870.79	108,620.58	109,591.22	124,137.14
Nat'l-bank circulation	164,500.00	164,500.00	165,000.00	165,000.00	165,000.00
State-bank circulation					
Due to national banks	1,322,811.97	1,340,573.45	1,570,933.72	1,746,546.50	2,174,399.81
Due to State banks	1,846,418.06	1,897,483.90	1,989,276.32	2,174,789.81	2,791,237.72
Due to trust co's, etc.					
Due to reserve agents					
Dividends unpaid					
Individual deposits	2,833,963.27	2,765,285.55	2,868,886.87	3,345,910.09	3,174,669.82
U. S. deposits	85,818.07	85,694.17	94,910.21	94,928.39	99,849.22
Dep'ts U.S.dis.officers	352.50	594.42	13.48		58.25
Notes rediscounted					
Bills payable					
Other liabilities					
Total	6,794,744.49	6,807,702.28	7,260,341.18	8,101,116.01	8,993,701.96

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF ST. LOUIS.

Resources.	DECEMBER 13. 6 banks.	FEBRUARY 5. 6 banks.	APRIL 24. 7 banks.	JULY 15. 7 banks.	SEPTEMBER 30. 7 banks.
Loans and discounts.	$50,945,433.27	$52,351,085.81	$64,519,732.02	$71,132,170.18	$74,883,511.59
Overdrafts	129,745.33	79,852.14	62,319.87	60,943.76	103,326.73
Bonds for circulation.	8,860,000.00	9,450,000.00	9,500,000.00	11,550,000.00	12,400,000.00
Bonds for deposits	2,925,000.00	2,925,000.00	2,925,000.00	2,932,000.00	2,932,000.00
U. S. bonds on hand	270,600.00	126,600.00	20,000.00	463,140.00	15,140.00
Premiums on bonds	199,250.00	211,855.63	213,490.50	384,812.50	411,132.23
Stocks, securities, etc	4,051,730.80	5,118,302.65	6,157,744.08	5,222,349.42	3,947,693.08
Banking house, etc	756,000.00	756,000.00	750,500.00	200,000.00	200,000.00
Real estate, etc	180,616.34	176,159.02	166,851.35	163,292.44	157,846.59
Due from nat'l banks.	17,660,412.49	20,299,362.03	15,896,097.71	14,761,516.55	13,318,884.51
Due from State banks	3,474,573.11	4,939,120.03	4,489,960.56	3,407,432.63	3,649,686.21
Due from res've ag'ts					
Int'l-revenue stamps.	12,294.83	11,793.97	9,576.52	3,060.42	2,958.08
Cash items	133,458.86	117,311.86	139,522.27	521,978.38	172,738.73
Clear'g-house exch'gs	1,797,474.50	2,005,557.76	2,003,586.28	3,138,983.90	3,173,192.27
Bills of other banks	141,555.00	111,229.00	256,170.00	218,349.00	256,208.00
Fractional currency	4,082.43	3,357.16	3,829.89	3,716.68	3,999.64
Specie	8,082,656.25	7,581,212.49	10,660,462.32	10,126,982.97	6,856,353.00
Legal-tender notes	4,443,177.00	5,312,493.00	6,531,434.00	4,891,510.00	4,681,059.00
U. S. cert's of deposit					2,955,000.00
5% fund with Treas.	397,101.50	472,500.00	472,500.00	505,902.50	613,000.00
Due from U. S. Treas.	22,400.00	1,650.00	30,750.00	8,800.00	8,000.00
Total	104,487,561.71	112,050,442.55	124,809,527.37	129,696,941.33	130,741,729.66

MONTANA.

	21 banks.	22 banks.	22 banks.	22 banks.	22 banks.
Loans and discounts.	$10,242,469.78	$10,543,110.32	$10,358,646.46	$11,071,143.93	$10,670,942.11
Overdrafts	928,840.94	682,411.46	607,598.20	592,582.25	410,388.91
Bonds for circulation.	908,250.00	908,250.00	964,750.00	964,750.00	1,014,750.00
Bonds for deposits	350,000.00	300,000.00	300,000.00	300,000.00	300,250.00
U. S. bonds on hand	204,000.00	54,000.00	4,000.00	4,500.00	4,500.00
Premiums on bonds	55,556.25	28,975.00	29,636.13	29,636.13	33,636.13
Stocks, securities, etc	834,853.07	602,688.38	628,658.49	942,295.67	982,974.05
Banking house, etc	332,268.67	356,686.07	317,288.44	325,384.95	329,046.46
Real estate, etc	189,389.49	143,828.26	111,405.26	110,670.22	110,217.47
Due from nat'l banks.	924,722.10	670,401.73	770,289.11	764,058.46	790,887.09
Due from State banks	411,039.02	484,584.63	492,603.82	396,829.07	379,804.45
Due from res've ag'ts	2,835,323.13	2,504,587.23	2,613,300.94	1,953,588.24	3,059,423.19
Int'l-revenue stamps.	10,945.86	8,618.34	5,421.60	4,294.92	3,986.20
Cash items	61,232.53	47,147.10	36,522.17	40,307.28	38,102.34
Clear'g-house exch'gs	49,722.43	110,937.58	20,997.46	12,887.26	109,314.35
Bills of other banks	234,842.00	163,187.00	138,989.00	160,746.00	138,782.00
Fractional currency	3,575.80	3,969.17	3,962.83	4,640.84	5,478.05
Specie	1,108,664.45	1,108,430.50	1,030,721.25	1,004,881.95	1,023,463.70
Legal-tender notes	514,206.00	478,099.00	393,180.00	386,036.00	382,096.00
U. S. cert's of deposit					
5% fund with Treas	45,001.55	45,412.50	43,016.27	45,245.55	48,590.50
Due from U. S. Treas	2,492.27	7,104.82	2,543.55	1,459.50	2,079.00
Total	20,247,395.34	19,252,429.09	18,873,530.38	19,115,938.22	19,838,712.00

NEBRASKA.

	99 banks.	101 banks.	101 banks.	104 banks	105 banks.
Loans and discounts	$18,708,783.11	$19,092,356.16	$19,683,304.54	$19,883,559.15	$20,414,369.72
Overdrafts	369,974.25	361,055.69	322,389.03	384,732.87	564,041.17
Bonds for circulation.	2,192,070.00	2,241,320.00	2,291,820.00	2,419,370.00	2,439,370.00
Bonds for deposits					
U. S. bonds on hand	66,850.00	66,850.00	78,190.00	58,890.00	59,390.00
Premiums on bonds	53,819.79	46,785.22	56,864.63	59,685.82	60,363.30
Stocks, securities, etc	525,304.42	482,397.93	515,923.36	530,220.59	549,719.78
Banking house, etc	913,174.71	930,479.26	918,389.41	933,344.15	930,970.74
Real estate, etc	732,252.61	669,388.51	668,413.49	632,729.58	603,346.21
Due from nat'l banks.	964,788.89	1,007,629.79	1,250,076.64	1,552,056.19	1,517,232.13
Due from State banks	361,711.48	306,543.89	309,187.50	317,815.06	402,126.65
Due from res've ag'ts	5,983,506.61	5,997,663.94	7,126,058.81	7,657,626.71	8,001,001.42
Int'l-revenue stamps.	23,738.05	21,042.50	19,859.34	11,123.89	8,039.41
Cash items	401,938.06	379,724.94	469,589.32	382,124.28	365,212.24
Clear'g-house exch'gs	4,318.24	144.25	1,715.73	4,457.10	7,912.12
Bills of other banks	165,840.00	137,495.00	113,251.00	147,779.00	124,606.00
Fractional currency	7,700.36	10,555.72	9,987.24	10,388.20	12,383.94
Specie	986,151.42	966,422.95	1,049,864.25	1,034,298.10	1,012,625.95
Legal-tender notes	456,530.00	465,551.00	567,726.00	578,327.00	613,208.00
U. S. cert's of deposit			10,000.00	10,000.00	20,000.00
5% fund with Treas	108,513.40	110,615.90	114,253.50	120,928.50	121,428.50
Due from U. S. Treas.	3,865.00	1,893.50	5,882.50	4,620.93	3,210.00
Total	33,033,830.40	33,295,936.15	35,582,746.29	36,734,077.12	37,833,557.28

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. LOUIS.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	6 banks.	6 banks.	7 banks.	7 banks.	7 banks.
Capital stock	$11,400,000.00	$11,400,000.00	$12,400,000.00	$13,400,000.00	$13,400,000.00
Surplus fund	2,800,000.00	2,800,000.00	3,350,000.00	4,309,000.00	4,300,000.00
Undivided profits	2,984,007.03	3,191,744.88	3,456,777.38	3,304,750.34	3,307,936.67
Nat'l-bank circulation	8,527,597.50	9,289,497.50	9,377,997.50	10,406,250.00	12,314,097.50
State-bank circulation					
Due to national banks	25,138,692.59	27,630,691.57	30,136,449.81	31,486,600.18	28,649,728.31
Due to State banks	12,941,207.53	14,469,789.59	16,078,430.86	17,658,666.71	18,648,124.58
Due to trust co's, etc.	3,726,511.87	4,814,465.98	7,161,756.68	4,987,976.12	6,129,749.60
Due to reserve agents					
Dividends unpaid	9,911.75	4,040.75	9,158.75	15,337.50	184,266.00
Individual deposits	33,891,151.50	35,335,858.28	38,830,474.59	40,869,965.14	39,942,241.36
U. S. deposits	2,749,800.00	2,789,172.06	2,838,604.86	2,809,913.40	3,023,085.64
Dep'ts U.S.dis.officers					
Notes rediscounted					450,000.00
Bills payable					
Other liabilities	318,681.94	325,181.94	1,169,876.94	457,481.94	392,500.00
Total	104,487,561.71	112,050,442.55	124,809,527.37	129,696,941.33	130,741,729.66

MONTANA.

	21 banks.	22 banks.	22 banks.	22 banks.	22 banks.
Capital stock	$2,305,000.00	$2,555,000.00	$2,425,080.00	$2,430,000.00	$2,430,000.00
Surplus fund	404,500.00	481,000.00	468,500.00	500,000.00	520,000.00
Undivided profits	987,397.47	641,553.25	714,818.04	657,339.36	817,963.37
Nat'l-bank circulation	873,950.00	867,847.50	873,327.50	898,145.00	926,345.00
State-bank circulation					
Due to national banks	640,579.56	459,499.48	470,831.50	433,215.83	410,873.01
Due to State banks	212,803.09	241,161.37	183,754.37	143,173.74	140,022.18
Due to trust co's, etc.	54,907.31	55,987.39	76,266.93	68,074.02	66,445.03
Due to reserve agents		1,388.38		2,309.65	7,251.48
Dividends unpaid	596.50	9,941.50	2,284.50	24,598.00	2,169.50
Individual deposits	14,176,882.41	13,538,303.14	13,090,319.08	13,266,557.46	14,209,708.80
U. S. deposits	178,347.82	168,263.45	197,868.45	174,264.98	224,226.42
Dep'ts U.S.dis.officers	99,811.53	99,378.63	77,338.84	98,972.30	73,667.21
Notes rediscounted				25,000.00	
Bills payable	112,500.00	132,500.00	292,500.00	392,500.00	10,000.00
Other liabilities	200,119.65	605.00	641.17	1,787.88	40.00
Total	20,247,395.34	19,252,429.09	18,873,530.38	19,115,938.22	19,838,712.00

NEBRASKA.

	99 banks.	101 banks.	101 banks.	104 banks.	105 banks.
Capital stock	$5,890,000.00	$5,930,000.00	$5,920,000.00	$5,995,000.00	$5,995,000.00
Surplus fund	1,217,085.37	1,247,252.58	1,221,221.12	1,244,584.89	1,240,334.89
Undivided profits	800,383.97	579,068.49	685,661.37	578,559.92	711,337.46
Nat'l-bank circulation	2,176,665.00	2,229,675.00	2,287,915.00	2,417,815.00	2,423,915.00
State-bank circulation					
Due to national banks	1,135,244.28	1,091,516.88	1,229,490.29	1,228,204.75	1,200,472.95
Due to State banks	1,590,292.18	1,632,998.64	1,888,708.35	2,193,509.90	2,544,798.19
Due to trust co's, etc.	51,167.89	50,071.55	65,159.18	104,252.03	72,269.36
Due to reserve agents	479,154.22	288,771.31	490,112.09	666,669.28	711,817.09
Dividends unpaid	313.00	4,191.00	1,273.00	18,000.00	8,406.50
Individual deposits	19,456,685.76	20,042,666.60	21,661,245.89	22,256,706.27	22,858,171.88
U. S. deposits					
Dep'ts U.S.dis.officers					
Notes rediscounted	8,179.80	5,110.00	21,750.00	16,771.25	10,813.25
Bills payable	206,000.00	175,000.00	110,000.00		55,000.00
Other liabilities	22,658.93	19,591.10	210.00	14,003.83	1,220.71
Total	33,033,830.40	33,265,916.15	35,582,746.29	36,734,077.12	37,833,557.28

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF LINCOLN.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts.	$2,188,204.99	$2,273,958.97	$2,379,607.69	$2,634,608.98	$2,859,036.65
Overdrafts	13,913.42	21,670.04	22,142.42	18,271.99	34,216.90
Bonds for circulation	250,700.00	250,700.00	250,700.00	260,000.00	260,000.00
Bonds for deposits	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00
U. S. bonds on hand	1,000.00	1,000.00	1,000.00	1,000.00	3,800.00
Premiums on bonds	13,396.93	13,143.93	13,083.93	13,670.99	11,336.28
Stocks, securities, etc	201,455.34	187,085.33	133,358.68	277,319.02	241,386.70
Banking house, etc	78,154.43	78,154.43	77,339.43	77,323.00	77,323.00
Real estate, etc	29,863.20	29,757.36	15,782.36	16,884.54	16,742.22
Due from nat'l banks.	461,024.06	694,263.72	673,185.80	877,855.75	906,390.56
Due from State banks	165,375.21	100,280.01	192,450.32	139,224.60	152,512.37
Due from res've ag'ts	422,711.88	422,191.07	585,967.32	575,568.94	535,256.00
Int'l-revenue stamps	4,150.73	3,326.33	2,355.22	1,879.84	1,921.97
Cash items	61,252.97	26,071.47	35,818.65	14,433.68	40,564.56
Clear'g-house exch'gs	34,997.66	29,030.82	39,182.80	52,734.95	28,420.26
Bills of other banks	7,922.00	7,145.00	12,552.00	14,793.00	7,265.00
Fractional currency	1,261.57	1,466.27	2,339.39	1,980.83	2,257.21
Specie	120,235.00	116,841.06	151,478.10	111,270.15	167,724.20
Legal-tender notes	87,400.00	59,473.00	62,194.00	121,089.00	73,122.00
U. S. cert's of deposit					
5% fund with Treas.	12,035.00	12,535.00	12,535.00	13,000.00	13,000.00
Due from U. S. Treas.					
Total	4,215,054.39	4,388,093.81	4,723,073.11	5,282,909.26	5,492,275.88

CITY OF OMAHA.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts.	$13,950,609.50	$13,771,696.72	$14,364,684.12	$15,707,432.76	$16,535,984.65
Overdrafts	203,432.01	174,293.96	123,233.88	175,016.45	198,876.78
Bonds for circulation.	1,850,000.00	1,850,000.00	1,850,000.00	1,650,000.00	1,650,000.00
Bonds for deposits	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00
U. S. bonds on hand	200.00	3,500.00	3,800.00	8,800.00	10,500.00
Premiums on bonds	90,546.86	76,273.50	76,292.50	75,417.75	75,441.75
Stocks, securities, etc	1,287,975.49	1,508,109.65	1,338,626.15	1,278,214.35	1,379,832.96
Banking house, etc	815,756.75	814,212.70	814,212.70	813,692.70	813,692.70
Real estate, etc	342,554.19	322,468.12	343,529.67	355,198.85	348,177.51
Due from nat'l banks.	1,890,261.61	1,547,665.14	1,924,446.03	2,302,588.63	2,406,170.97
Due from State banks	593,443.92	1,037,383.11	1,060,862.66	891,471.33	959,156.41
Due from res've ag'ts	2,820,389.43	2,855,179.86	3,253,532.86	3,522,123.50	3,249,306.88
Int'l-revenue stamps	11,372.99	9,326.52	6,213.55	3,069.61	3,030.82
Cash items	86,117.10	85,477.73	163,913.62	155,533.13	124,066.82
Clear'g-house exch'gs	517,422.53	526,365.45	608,144.28	651,558.46	612,584.00
Bills of other banks	278,507.00	209,925.00	184,818.00	245,744.00	209,674.00
Fractional currency	7,215.14	7,478.74	7,844.68	7,771.76	8,201.92
Specie	1,676,427.88	1,600,930.93	1,439,764.35	1,490,785.25	1,870,456.60
Legal-tender notes	965,921.00	935,042.00	1,201,119.00	1,405,047.00	1,040,886.00
U. S. cert's of deposit					
5% fund with Treas.	88,750.00	92,250.00	91,251.05	82,500.00	81,546.55
Due from U. S. Treas.	11,233.50	5,019.55	2,000.00	11,448.85	
Total	28,388,136.90	28,332,598.68	29,758,289.10	31,733,414.38	32,477,587.32

NEVADA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts.	$394,351.92	$419,455.97	$424,833.29	$400,537.73	$400,893.79
Overdrafts	103,705.81	65,490.33	75,529.01	102,363.41	98,525.23
Bonds for circulation.	20,500.00	20,500.00	20,500.00	20,500.00	20,500.00
Bonds for deposits					
U. S. bonds on hand					
Premiums on bonds					
Stocks, securities, etc	26,382.51	22,500.00	23,912.64	22,000.00	22,000.00
Banking house, etc	6,336.78	6,336.78	6,336.78	6,336.78	6,336.78
Real estate, etc	6,500.00	6,500.00	6,500.00	6,500.00	9,250.00
Due from nat'l banks.					
Due from State banks	4,787.06	4,280.20	5,900.52	2,496.94	6,080.14
Due from res've ag'ts	22,331.94	48,435.63	46,729.80	49,381.91	30,913.92
Int'l-revenue stamps.	474.24	444.73	373.47	408.01	406.60
Cash items	631.16	595.06	951.89	457.19	
Clear'g house exch'gs					
Bills of other banks.				375.00	
Fractional currency	111.80	105.05	472.15	188.16	127.76
Specie	23,129.70	24,138.20	17,135.80	16,953.45	17,978.40
Legal-tender notes	2,525.00	2,908.00	105.00	1,341.00	73.00
U. S. cert's of deposit					
5% fund with Treas.	1,025.00	1,025.00	1,025.00	1,025.00	1,025.00
Due from U. S. Treas.					
Total	612,792.92	622,714.95	630,005.35	630,864.28	614,149.62

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF LINCOLN.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock	$400,000.00	$400,000.00	$400,000.00	$400,000.00	$400,000.00
Surplus fund	44,000.00	48,000.00	55,000.00	59,000.00	74,000.00
Undivided profits	37,734.98	31,668.00	35,293.17	34,710.55	24,480.83
Nat'l-bank circulation	250,200.09	250,200.00	250,200.00	260,000.00	260,000.00
State-bank circulation					
Due to national banks	590,958.67	592,873.54	664,238.28	784,944.20	756,301.45
Due to State banks	776,793.96	861,365.08	987,603.55	1,218,472.86	1,395,042.02
Due to trust co's, etc.	9,569.09	11,800.00	23,000.00	31,780.55	7,091.88
Due to reserve agents					
Dividends unpaid			58.00	102.00	6,000.00
Individual deposits	2,060,297.69	2,146,687.19	2,262,180.11	2,448,399.10	2,509,359.70
U. S. deposits	45,500.00	45,500.00	45,500.00	45,500.00	60,000.00
Dep'ts U.S.dis.officers					
Notes rediscounted					
Bills payable					
Other liabilities					
Total	4,215,054.39	4,388,093.81	4,723,073.11	5,282,909.26	5,492,275.88

CITY OF OMAHA.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock	$3,650,000.00	$3,650,000.00	$3,650,000.00	$3,650,000.00	$3,650,000.00
Surplus fund	410,000.00	417,500.00	417,500.00	423,500.00	457,500.00
Undivided profits	242,834.09	196,158.43	259,775.32	246,869.01	291,301.59
Nat'l-bank circulation	1,804,850.00	1,850,000.00	1,850,000.00	1,648,800.00	1,650,000.00
State-bank circulation					
Due to national banks	5,440,818.37	5,614,193.62	5,997,759.43	6,622,823.40	7,818,748.15
Due to State banks	4,061,045.47	3,931,482.44	4,396,661.61	5,310,745.08	5,925,246.91
Due to trust co's, etc.	488,878.63	406,998.80	316,508.63	330,586.35	196,287.68
Due to reserve agents	1,366.57	24,716.12	41.65	33.48	
Dividends unpaid		637.00	22.50	16,182.50	22.50
Individual deposits	11,439,949.13	11,390,613.09	11,986,589.01	12,609,810.66	11,597,684.81
U. S. deposits	651,273.24	605,931.64	588,976.06	611,814.63	634,679.05
Dep'ts U.S.dis.officers	197,121.40	244,367.54	294,454.89	262,249.27	256,116.63
Notes rediscounted					
Bills payable					
Other liabilities					
Total	28,388,136.90	28,332,598.68	29,758,289.10	31,733,411.38	32,477,587.32

NEVADA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock	$82,000.00	$82,000.00	$82,000.00	$82,000.00	$82,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	5,000.00	5,000.00
Undivided profits		69.45		974.50	597.30
Nat'l-bank circulation	20,500.00	20,500.00	20,500.00	20,500.00	20,000.00
State-bank circulation					
Due to national banks					
Due to State banks	2,009.50	3,873.19		1,691.25	1,011.83
Due to trust co's, etc.					
Due to reserve agents	10,291.52		7,208.41		
Dividends unpaid		222.24		3,419.64	
Individual deposits	454,491.90	462,050.07	425,296.94	406,275.89	384,501.49
U. S. deposits					
Dep'ts U.S.dis.officers					
Notes rediscounted			41,000.00	41,000.00	41,000.00
Bills payable	40,000.00	50,000.00	50,000.00	70,000.00	80,000.00
Other liabilities					
Total	612,792.92	622,714.95	630,005.35	630,864.28	614,110.62

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

NEW HAMPSHIRE.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	56 banks.	56 banks.	56 banks.	56 banks.	56 banks.
Loans and discounts	$12,960,470.99	$12,996,348.42	$12,905,089.49	$12,975,238.45	$13,497,677.90
Overdrafts	80,181.29	53,315.48	69,023.76	97,486.05	53,448.21
Bonds for circulation	4,458,400.00	4,591,700.00	4,601,700.00	4,456,700.00	4,456,700.00
Bonds for deposits	915,000.00	904,200.00	904,200.00	1,004,200.00	1,007,500.00
U. S. bonds on hand	70,100.00	71,700.00	93,700.00	58,720.00	58,500.00
Premiums on bonds	65,532.22	63,020.30	65,962.89	61,005.75	57,451.86
Stocks, securities, etc	3,282,493.70	3,215,764.74	3,442,597.53	3,628,418.82	3,700,579.34
Banking house, etc	304,536.05	301,631.38	300,631.38	300,600.45	301,201.84
Real estate, etc	167,224.96	169,006.00	153,706.57	149,622.42	140,696.04
Due from nat'l banks	342,109.16	372,736.94	314,451.58	434,431.18	352,834.94
Due from State banks	27,157.95	23,573.28	24,623.90	45,996.08	35,722.03
Due from res've ag'ts	3,472,347.07	3,361,494.25	3,180,508.46	3,204,333.11	2,683,175.31
Int'l-revenue stamps	10,548.60	8,869.34	7,858.21	5,668.42	5,645.63
Cash items	165,837.75	166,438.98	160,926.79	238,386.84	252,895.24
Clear'g-house exch'gs					
Bills of other banks	297,148.00	264,380.00	264,483.00	316,155.00	311,287.00
Fractional currency	10,224.95	11,398.14	10,776.21	10,420.36	9,551.21
Specie	789,527.61	779,508.02	791,061.38	848,983.22	810,962.95
Legal-tender notes	359,191.00	336,879.00	314,742.00	317,078.00	313,786.00
U. S. cert's of deposit					
5% fund with Treas	216,495.00	225,275.00	226,285.00	217,105.00	220,925.00
Due from U. S. Treas	16,992.50	2,702.50	4,602.50	2,562.50	5,932.50
Total	28,011,518.80	27,919,881.77	27,836,930.56	28,373,111.65	28,276,473.00

NEW JERSEY.

	116 banks.	117 banks.	120 banks.	122 banks.	124 banks.
Loans and discounts	$65,547,873.98	$64,000,950.40	$64,999,887.31	$66,458,5[illegible]8.51	$69,965,371.99
Overdrafts	45,634.83	46,767.21	41,687.79	61,755.52	48,494.28
Bonds for circulation	8,116,700.00	8,326,700.00	8,607,450.00	8,656,250.00	8,738,250.00
Bonds for deposits	1,039,000.00	1,042,000.00	1,042,000.00	1,062,000.00	1,062,000.00
U. S. bonds on hand	121,460.00	116,560.00	81,580.00	189,730.00	77,700.00
Premiums on bonds	83,505.68	88,861.93	101,648.89	98,988.50	113,129.13
Stocks, securities, etc	14,274,531.02	14,412,253.25	15,597,142.95	16,625,425.24	17,009,446.91
Banking house, etc	3,540,130.25	3,756,040.78	3,770,821.86	3,852,641.02	3,946,144.29
Real estate, etc	942,426.16	701,896.75	683,616.84	705,703.53	723,565.49
Due from nat'l banks	3,344,090.82	2,655,075.44	2,901,758.96	3,814,537.54	3,058,834.67
Due from State banks	647,770.85	592,458.12	626,229.22	804,024.77	560,592.52
Due from res've ag'ts	11,742,009.67	14,713,566.82	14,290,661.55	13,101,499.16	14,255,983.47
Int'l-revenue stamps	44,008.21	37,565.29	31,159.02	16,057.21	16,003.28
Cash items	1,158,641.68	913,858.86	1,096,288.68	1,246,924.15	1,404,427.06
Clear'g-house exch'gs	546,631.52	680,109.55	378,468.63	624,489.66	718,764.63
Bills of other banks	501,660.00	481,230.00	527,646.00	483,177.00	424,996.00
Fractional currency	68,463.37	68,779.62	61,596.59	59,921.73	65,877.95
Specie	3,906,506.03	3,666,325.83	3,821,030.93	3,830,282.40	3,580,422.50
Legal-tender notes	2,562,276.00	2,323,159.00	2,713,811.00	2,480,215.00	2,208,946.00
U. S. cert's of deposit					
5% fund with Treas	391,003.50	412,777.50	428,112.50	428,082.50	434,512.50
Due from U. S. Treas	17,625.50	27,455.50	38,553.00	28,185.50	21,713.00
Total	118,641,949.07	119,064,391.85	121,841,251.72	124,628,419.94	128,435,175.67

NEW MEXICO.

	9 banks.	9 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts	$2,593,167.22	$2,671,672.37	$2,748,225.20	$2,898,202.54	$2,896,543.78
Overdrafts	100,658.45	148,104.05	90,111.73	104,254.85	93,963.03
Bonds for circulation	475,000.00	475,000.00	481,300.00	481,300.00	483,800.00
Bonds for deposits	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand		10,200.00		500.00	500.00
Premiums on bonds	31,338.56	26,988.56	27,302.19	27,009.69	27,219.07
Stocks, securities, etc	307,625.80	260,681.87	249,958.49	255,510.60	252,212.52
Banking house, etc	126,308.15	123,698.90	124,674.87	121,463.98	120,281.38
Real estate, etc	58,025.85	57,725.85	64,525.85	62,825.85	63,800.85
Due from nat'l banks	293,532.13	358,316.06	437,557.43	391,089.45	457,147.00
Due from State banks	78,659.39	134,781.16	123,650.61	146,626.93	105,123.21
Due from res've ag'ts	894,798.67	1,094,524.72	1,021,014.03	1,046,397.36	1,093,137.68
Int'l-revenue stamps	7,648.85	7,140.96	6,541.99	5,028.45	1,912.10
Cash items	12,637.32	22,208.88	11,599.12	31,267.44	15,981.60
Clear'g house exch'gs	3,665.82	7,037.02	5,439.29	22,779.48	14,377.05
Bills of other banks	33,568.00	43,813.00	51,995.00	68,087.00	43,241.00
Fractional currency	1,295.70	1,102.68	1,182.92	1,994.11	1,461.67
Specie	216,048.78	226,524.35	185,990.31	212,568.25	205,515.86
Legal-tender notes	149,672.00	117,310.00	137,018.00	141,543.00	118,412.00
U. S. cert's of deposit					
5% fund with Treas	23,750.00	23,750.00	24,065.00	24,065.00	24,040.00
Due from U. S. Treas					150.00
Total	5,607,400.69	5,910,580.43	5,992,152.03	6,245,513.98	6,218,822.80

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NEW HAMPSHIRE.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	56 banks.	56 banks.	56 banks.	56 banks.	56 banks.
Capital stock	$5 560,000.00	$5,570,950.00	$5,550,000.00	$5,550,000.00	$5,500,000.00
Surplus fund	1,377,073.10	1,390,338.53	1,391,388.53	1,470,220.53	1,465,995.53
Undivided profits	980,351.87	938,935.61	981,093.89	859,280.84	936,242.36
Nat'l-bank circulation	4,295,337.50	4,502,447.50	4,550,682.50	4,404,032.50	4,404,127.50
State-bank circulation	6,789.00	6,789.00	6,789.00	6,789.00	6,789.00
Due to national banks	697,136.16	548,560.88	625,978.86	694,822.96	567,251.10
Due to State banks	98,408.31	58,152.11	43,409.79	6,000.00	517.88
Due to trust co's, etc	1,177,086.09	1,227,315.06	1,075,876.41	912,628.39	826,511,30
Due to reserve agents	16,545.43	6,590.32	4,001.90	36,409.45	9,030.28
Dividends unpaid	11,547.41	24,296.36	16,109.99	36,100.27	27,014.22
Individual deposits	12,857,691.81	12,745,819.78	12,680,174.23	13,408,590.47	13,422,672.23
U. S. deposits	844,155.15	840,437.09	833,644.68	932,419.59	994,786.50
Dep'ts U.S.dis.officers	14,428.57	26,749.53	20,674.16	16,940.82	12,971.00
Notes rediscounted	.....	.....	15,000.00	.....	16,500.00
Bills payable	45,670.00	32,500.00	40,464.60	37,810.00	86,064.10
Other liabilities	29,298.40	.....	1,642.02	1,066.83	.....
Total	28,011,518.80	27,919,881.77	27,836,930.56	28,373,111.65	28,276,473.00

NEW JERSEY.

	116 banks.	117 banks.	120 banks.	122 banks.	124 banks.
Capital stock	$15,180,000.00	$15,205,000.00	$15,282,500.00	$15,358,900.00	$15,518,605.00
Surplus fund	8,674,500.00	8,774,450.00	8,796,950.00	8,849,271.57	8,989,271.57
Undivided profits	6,412,476.81	6,231,233.35	6,567,652.73	6,646,315.62	6,838,780.66
Nat'l-bank circulation	7,759,032.00	8,080,679.50	8,452,624.50	8,481,099.50	8,646,017.50
State-bank circulation	5,402.00	5,402.00	5,402.00	5,402.00	5,402.00
Due to national banks	2,884,595.35	2,343,258.59	2,559,476 25	3,082,659.74	2,601,435.27
Due to State banks	579,660.07	451,025.37	533,204.52	660,108.61	589,697.99
Due to trust co's, etc	2,359,226.64	2,649,809.90	2,555,820.83	2,503,058.32	2,207,980.31
Due to reserve agents	1,110,063.39	1,046,334.73	956,330.28	1,286,406.56	1,584,186.14
Dividends unpaid	30,547.94	64,615.34	31,335.37	78,387.84	155,631.92
Individual deposits	71,609,128.77	72,551,859.74	74,388,921.64	75,590,346.02	79,436,333.23
U. S. deposits	910,359.34	920,799.90	791,431.20	963,226.04	1,016,417.77
Dep'ts U.S.dis.officers	44,775.10	49,198.53	195,232.72	39,224.86	44,767.74
Notes rediscounted	176,150.00	143,300.00	131,450.00	113,309.00	190,328.25
Bills payable	730,365.00	372,250.00	417,000.00	777,000.00	435,100.00
Other liabilities	175,666.66	175,174.90	175,919.68	193,704.26	175,220.32
Total	118,641,949.07	119,064,391.85	121,841,251.72	124,628,419.94	128,435,175.67

NEW MEXICO.

	9 banks.	9 banks.	10 banks.	10 banks.	10 banks.
Capital stock	$736,800.00	$736,800.00	$761,800.00	$761,800.00	$761,800.00
Surplus fund	170,250.00	174,750.00	174,750.00	178,250.00	178,250.00
Undivided profits	118,851.04	76,655.94	101,776.63	108,331.21	100,301.96
Nat'l-bank circulation	468,350.00	470,500.00	477,700.00	476,850.00	478,200.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	117,457.52	159,872.32	200,419.02	187,360.69	134,007.11
Due to State banks	107,361.42	79,365.15	87,727.36	89,307.32	150,909.33
Due to trust co's, etc	26,559.75	12,519.77	23,524.41	25,872.70	35,554.16
Due to reserve agents	20,623.94	.....	505.49	598.89	1,035.28
Dividends unpaid	.....	.....	.....	.....	.....
Individual deposits	3,630,867.21	3,984,661.21	3,929,959.96	4,178,113.24	4,145,408.91
U. S. deposits	152,770.68	150,188.20	144,589.90	160,566.16	148,466.15
Dep'ts U.S.dis.officers	37,409.13	38,267.84	41,799.26	24,372.97	49,889.90
Notes rediscounted	.....	15,000.00	17,600.00	34,090.80	5,000.00
Bills payable	20,100.00	12,000.00	30,000.00	20,000.00	30,000.00
Other liabilities	.....	.....	.....	.....	.....
Total	5,607,400.69	5,910,580.43	5,992,152.03	6,245,513.98	6,218,822.80

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

NEW YORK.

Resources.	DECEMBER 13. 282 banks.	FEBRUARY 5. 285 banks.	APRIL 24. 287 banks.	JULY 15. 287 banks.	SEPTEMBER 30. 288 banks.
Loans and discounts	$108,694,816.61	$107,838,129.10	$110,941,262.06	$110,523,937.85	$113,378,176.08
Overdrafts	454,654.08	442,333.77	470,079.91	472,423.85	493,755.10
Bonds for circulation	19,368,900.00	19,672,900.00	19,921,150.00	19,724,400.00	19,676,200.00
Bonds for deposits	2,279,000.00	2,311,000.00	2,391,000.00	2,191,000.00	2,299,000.00
U. S. bonds on hand	465,050.00	427,650.00	358,700.00	402,450.00	354,570.00
Premiums on bonds	279,341.56	274,026.15	279,067.35	259,585.40	263,951.61
Stocks, securities, etc	25,711,872.96	26,671,858.14	28,192,259.90	29,070,841.99	30,391,224.21
Banking house, etc	3,599,947.79	3,567,643.30	3,596,282.77	3,269,410.92	3,232,860.30
Real estate, etc	2,909,224.65	2,886,668.23	2,649,550.47	2,450,017.94	2,400,551.81
Due from nat'l banks	3,716,347.04	3,191,189.82	3,341,268.38	3,852,699.86	3,711,204.00
Due from State banks	2,778,886.76	2,608,948.50	2,630,894.20	2,454,355.77	2,249,020.48
Due from res've ag'ts	22,545,809.57	22,899,602.23	22,702,580.80	21,074,135.73	20,820,844.50
Int'l-revenue stamps	107,435.24	95,012.65	86,583.22	53,529.42	46,349.92
Cash items	764,938.03	790,581.16	722,866.03	1,053,029.75	949,698.26
Clear'g-house exch'gs	246,782.64	341,076.56	263,579.50	370,304.65	372,088.85
Bills of other banks	1,084,235.00	1,082,788.00	1,180,450.00	1,194,301.00	965,780.00
Fractional currency	67,231.33	78,764.74	78,418.97	74,589.24	69,537.00
Specie	6,756,761.43	6,726,729.81	6,560,869.20	6,490,697.61	6,186,086.97
Legal-tender notes	3,454,303.00	3,251,356.00	3,386,783.00	3,586,883.00	3,240,171.00
U. S. cert's of deposit	130,000.00	.....	240,000.00	355,000.00	405,000.00
5% fund with Treas.	952,871.20	951,797.50	973,305.00	958,746.60	964,617.00
Due from U. S. Treas.	38,145.99	43,500.40	61,969.60	55,558.20	58,456.80
Total	206,386,527.88	206,159,556.06	211,028,920.36	209,937,898.78	212,529,143.89

CITY OF ALBANY.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts	$12,063,394.38	$11,150,759.98	$12,697,662.46	$13,609,954.73	$12,275,248.49
Overdrafts	4,964.43	2,039.87	3,769.62	6,520.10	4,387.43
Bonds for circulation	639,000.00	639,000.00	639,000.00	639,000.00	639,000.00
Bonds for deposits	222,100.00	222,100.00	222,100.00	222,100.00	222,100.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Premiums on bonds	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Stocks, securities, etc	1,243,870.33	1,421,090.82	1,596,877.64	1,755,879.28	1,839,199.67
Banking house, etc	259,707.43	259,707.43	259,707.43	259,707.43	259,707.43
Real estate, etc	94,097.51	91,013.29	121,449.37	81,449.37	76,449.37
Due from nat'l banks	3,023,305.14	3,049,337.56	2,976,750.83	3,688,052.73	3,595,050.33
Due from State banks	1,011,575.84	1,401,671.45	1,666,828.69	830,512.74	1,196,810.93
Due from res've ag'ts	2,268,510.81	3,102,715.44	2,882,099.56	2,311,557.61	3,184,814.40
Int'l-revenue stamps	3,114.00	2,869.90	2,560.90	1,655.00	1,474.90
Cash items	42,800.64	49,481.66	207,133.01	34,790.34	200,800.61
Clear'g-house exch'gs	114,067.34	134,173.79	131,699.69	170,744.92	175,216.65
Bills of other banks	46,817.00	54,372.00	55,398.00	47,458.00	46,396.00
Fractional currency	5,081.89	8,572.65	10,136.16	3,739.63	6,214.33
Specie	998,108.60	978,594.90	994,044.25	972,557.30	972,475.40
Legal-tender notes	775,942.00	813,214.00	842,146.00	804,140.00	831,694.00
U. S. cert's of deposit	.....	.....	50,000.00	50,000.00	50,000.00
5% fund with Treas.	31,950.00	31,950.00	31,950.00	31,950.00	31,950.00
Due from U. S. Treas.	.....	1,000.00	1,200.00	1,000.00	1,000.00
Total	22,858,407.34	23,423,664.74	25,402,513.61	25,533,369.21	25,619,989.94

CITY OF BROOKLYN.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts	$11,584,376.37	$11,056,980.67	$11,988,499.20	$12,519,838.46	$11,884,458.01
Overdrafts	8,230.65	8,347.27	8,632.01	8,237.93	7,887.33
Bonds for circulation	642,000.00	642,000.00	642,000.00	642,000.00	642,000.00
Bonds for deposits	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Premiums on bonds	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Stocks, securities, etc	2,326,449.17	2,311,783.13	2,552,169.15	2,770,537.12	2,811,028.79
Banking house, etc	590,200.00	589,750.00	589,750.00	484,400.00	484,400.00
Real estate, etc	53,354.71	53,309.71	53,229.71	53,161.43	50,000.00
Due from nat'l banks	46,201.16	76,673.15	80,614.43	61,790.38	86,379.55
Due from State banks	140,966.05	169,299.23	96,525.96	272,164.34	109,046.89
Due from res've ag'ts	2,377,246.92	2,329,814.54	2,575,692.18	1,930,892.92	1,806,027.64
Int'l-revenue stamps	4,031.46	3,619.13	3,236.34	1,201.64	1,339.86
Cash items	130,580.24	113,588.81	86,506.57	128,255.26	262,517.07
Clear'g-house exch'gs	950,948.02	1,317,471.69	1,119,563.93	1,727,777.05	1,414,830.63
Bills of other banks	149,574.00	173,909.00	134,992.00	113,583.00	120,529.00
Fractional currency	14,209.72	7,546.87	9,288.79	12,490.77	10,657.88
Specie	1,369,857.38	1,391,750.75	1,409,972.40	1,210,949.20	1,342,978.32
Legal-tender notes	766,894.00	710,815.00	812,603.00	918,026.00	816,642.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	32,100.00	32,100.00	32,100.00	32,100.00	32,100.00
Due from U. S. Treas.	27,500.00	.....	.....	.....	.....
Total	21,423,719.85	21,497,758.95	23,404,375.37	23,096,405.50	22,091,822.97

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NEW YORK.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	282 banks.	285 banks.	287 banks.	287 banks.	288 banks.
Capital stock	$31,620,340.00	$31,807,840.00	$32,059,840.00	$31,604,290.00	$31,376,290.00
Surplus fund	10,980,877.68	11,015,144.50	11,126,205.39	11,018,189.52	10,957,499.52
Undivided profits	9,297,028.02	8,422,243.62	9,280,700.79	8,493,789.41	9,176,672.86
Nat'l-bank circulation	19,037,607.50	19,126,730.00	19,596,937.50	19,373,965.00	19,390,902.50
State-bank circulation	18,764.00	18,764.00	18,764.00	18,764.00	18,764.00
Due to national banks	3,460,696.14	2,506,610.88	3,287,976.48	2,638,359.73	2,857,871.85
Due to State banks	2,096,389.15	1,756,202.19	1,523,637.19	1,054,322.19	1,282,620.18
Due to trust co's, etc.	4,022,213.05	4,059,706.70	4,136,205.91	4,224,074.97	4,121,882.38
Due to reserve agents	752,223.72	561,977.11	754,443.04	921,245.28	905,041.31
Dividends unpaid	42,417.71	87,538.66	54,066.72	189,862.90	43,417.87
Individual deposits	122,361,287.56	123,995,773.09	126,035,843.13	127,071,995.63	129,010,294.67
U. S. deposits	2,036,696.87	2,071,418.03	2,151,980.11	1,947,142.36	2,213,459.98
Dep'ts U.S.dis.officers	65,709.87	53,459.22	95,122.10	120,525.10	73,250.11
Notes rediscounted	71,724.25	95,800.00	124,563.30	260,347.62	121,823.20
Bills payable	172,499.74	202,000.00	440,726.02	613,080.42	696,859.24
Other liabilities	350,052.62	378,348.06	341,908.38	387,944.65	261,491.22
Total	206,386,527.88	206,159,556.06	211,028,920.36	209,937,898.78	212,529,143.89

CITY OF ALBANY.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	$1,550,000.00	$1,550,000.00	$1,550,000.00	$1,550,000.00	$1,550,000.00
Surplus fund	1,375,000.00	1,375,000.00	1,375,000.00	1,390,000.00	1,390,000.00
Undivided profits	284,546.29	321,422.68	326,694 61	377,144.17	399,662.29
Nat'l-bank circulation	619,997.50	626,647.50	614,597.50	619,095.00	624,045.00
State-bank circulation					
Due to national banks	8,071,571.50	7,564,017.92	7,965,886.52	8,492,568 55	8,355,577.33
Due to State banks	1,651,513.31	2,130,946.63	1,314,597.48	1,112,245.44	1,112,354.15
Due to trust co's, etc.	1,792,012.81	1,568,803.76	1,483,170.92	1,585,904.80	1,742,575.46
Due to reserve agents	1,049,539.19	734,562.60	952,036.96	1,219,469.48	1,137,197.86
Dividends unpaid	436.12	25,267.50	392.69	3,177.12	709.12
Individual deposits	6,252,215.62	7,315,451.15	9,609,141.93	8,973,821,61	9,084,463.23
U. S. deposits	201,339.80	206,061.27	203,978.55	186,149.09	218,593.88
Dep'ts U.S.dis.officers	10,205.20	5,483.73	7,016.15	23,793.95	3,506.12
Notes rediscounted					
Bills payable					
Other liabilities					1,305.50
Total	22,858,407.34	23,423,664.74	25,102,513.61	25,533,369.21	25,619,989.94

CITY OF BROOKLYN.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	$1,352,000.00	$1,352,000.00	$1,352,000.00	$1,352,000.00	$1,352,000.00
Surplus fund	1 900,000.00	1,900,000.00	1,900,000.00	1,900,000.00	1,900,000.00
Undivided profits	572,420.99	519,342.17	569 709.27	461,817.41	555,680.56
Nat'l-bank circulation	642,000.60	628,850.00	631,300.00	640,350.00	637,550.00
State-bank circulation	1,846.00	1,846.00	1,846.00	1,846.00	1,846.00
Due to national banks	330,799.97	281,311.77	273,828.26	237,736.16	245,309.05
Due to State banks	385,416.02	376,584.00	349,908.89	478,999.49	441,602.07
Due to trust co's, etc.	3,443,296.69	3,772,472.03	3,471,211.69	3,489,774.40	3,300,066 77
Due to reserve agents	5,491.04	4,252.18	3,552.37	15,115.37	16,856.55
Dividends unpaid	374.00	1,688.00	978.50	3,635.50	12,932.00
Individual deposits	12,541,625.60	12,104,123.27	13,595,471.85	14,258,215.98	13,413,931.69
U. S. deposits	172,566.96	169,825 16	167,696.04	177,205.88	185,273.43
Dep'ts U. S.dis.officers	24,515.13	23,934.35	24,480.15	12,483.68	17,098.34
Notes rediscounted					
Bills payable					
Other liabilities	51,367.45	61,530.02	62,392.35	67,225.63	11,676.51
Total	21,423,719.85	21,197,758 95	22,404,375.37	23,096,405.50	22,091,822 97

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF NEW YORK.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	44 banks.	44 banks.	45 banks.	43 banks.	42 banks.
Loans and discounts	$544,371,588.90	$633,755,065.88	$631,200,751.58	$602,073,485.29	$610,936,453.60
Overdrafts	370,727.20	222,684.82	150,748.41	115,633.93	199,747.17
Bonds for circulation	31,710,000.00	32,485,000.00	32,425,000.00	31,825,000.00	32,225,000.00
Bonds for deposits	33,896,100.00	34,027,600.00	34,664,600.00	35,096,600.00	35,307,600.00
U. S. bonds on hand	502,200.00	2,097,130.00	1,020,280.00	187,910.00	241,620.00
Premiums on bonds	1,856,224.19	1,995,068.46	1,940,977.63	1,951,856.02	2,822,964.76
Stocks, securities, etc	74,069,324.03	76,481,416.99	78,268,942.07	79,553,434.80	87,371,950.40
Banking house, etc	15,800,605.43	15,867,912.45	15,925,058.17	16,220,809.13	16,675,359.23
Real estate, etc	1,637,197.11	1,661,964.19	1,670,202.46	1,450,302.05	1,145,825.45
Due from nat'l banks	45,976,858.28	40,538,935.56	43,572,189.21	51,737,144.02	47,787,888.05
Due from State banks	6,461,171.08	5,746,669.34	5,761,547.69	5,642,082.25	5,006,078.68
Due from res've ag'ts	.....	.....	.....	.....	.....
Int'l-revenue stamps	55,385.38	50,783.56	48,055.42	21,396.77	19,077.62
Cash items	3,184,781.34	3,194,343.95	5,258,730.79	5,825,458.64	5,371,618.30
Clear'g-house exch'gs	125,605,568.36	178,984,339.35	221,395,276.94	220,815,222.36	163,185,299.14
Bills of other banks	835,809.00	1,211,760.00	893,155.00	977,343.00	724,604.00
Fractional currency	85,923.18	63,709.69	70,269.77	67,493.50	71,957.38
Specie	143,122,583.62	176,948,566.78	164,496,065.57	152,208,081.13	162,354,377.57
Legal-tender notes	39,234,216.00	47,789,772.00	49,327,838.00	53,549,789.00	49,002,573.00
U. S. cert's of deposit	150,000.00	.....	820,000.00	1,780,000.00	4,255,000.00
5% fund with Treas.	1,557,497.50	1,616,747.50	1,605,947.50	1,580,147.50	1,581,750.00
Due from U. S. Treas.	1,097,029.55	1,108,407.23	1,334,276.96	1,361,273.25	730,238.41
Total	1,071,580,790.15	1,255,847,877.75	1,291,853,913.17	1,264,040,462.64	1,227,016,982.76

NORTH CAROLINA.

	31 banks.	35 banks.	36 banks.	35 banks.	36 banks.
Loans and discounts	$9,667,606.53	$9,900,159.75	$10,243,277.37	$10,315,941.92	$10,587,986.45
Overdrafts	261,721.99	233,286.78	215,585.27	201,159.21	227,014.48
Bonds for circulation	1,505,850.00	1,764,850.00	1,771,350.00	1,721,350.00	1,727,600.00
Bonds for deposits	661,000.00	663,800.00	663,800.00	663,800.00	663,800.00
U. S. bonds on hand	400.00	400.00	.....	.....	.....
Premiums on bonds	51,942.13	59,741.13	55,156.97	44,812.69	45,261.91
Stocks, securities, etc	334,760.89	353,979.65	277,371.99	237,102.20	238,930.15
Banking house, etc	320,446.26	322,878.59	327,594.88	315,905.94	319,257.18
Real estate, etc	62,602.05	61,440.69	74,669.79	75,960.97	71,571.92
Due from nat'l banks	929,921.70	926,520.56	830,564.30	685,977.72	706,292.23
Due from State banks	539,864.44	502,182.80	372,109.71	353,537.28	424,853.99
Due from res've ag'ts	795,295.90	1,090,153.07	950,452.02	877,162.18	814,998.25
Int'l-revenue stamps	5,598.71	5,429.19	4,984.78	3,619.75	4,729.19
Cash items	108,604.20	109,471.75	96,594.57	96,814.65	139,042.78
Clear'g-house exch'gs	.....	.....	.....	.....	.....
Bills of other banks	98,539.00	94,037.00	111,630.00	75,481.00	94,761.00
Fractional currency	10,960.58	12,606.68	13,880.11	11,595.59	12,435.70
Specie	580,208.36	592,504.32	611,880.83	601,201.43	524,659.71
Legal-tender notes	416,274.00	325,166.00	371,623.00	408,141.00	397,634.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas.	68,691.29	75,476.63	81,691.34	78,558.29	69,372.09
Due from U. S. Treas.	1,919.00	5,768.50	1,656.30	2,913.55	2,872.50
Total	16,422,207.03	17,099,853.09	17,075,273.23	16,771,035.37	17,073,073.53

NORTH DAKOTA.

	31 banks.	31 banks.	32 banks.	35 banks.	35 banks.
Loans and discounts	$5,137,815.67	$5,204,057.86	$5,416,355.05	$6,685,305.56	$6,495,927.70
Overdrafts	35,862.86	46,533.06	36,289.45	66,259.61	56,135.52
Bonds for circulation	515,250.00	702,750.00	715,250.00	735,000.00	735,000.00
Bonds for deposits	50,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand	100.00	100.00	100.00	100.00	100.00
Premiums on bonds	10,511.94	10,276.84	10,801.87	12,140.07	11,929.78
Stocks, securities, etc	246,337.17	311,506.27	245,465.27	233,676.20	293,845.88
Banking house, etc	385,035.26	386,939.05	388,261.50	400,088.01	399,727.71
Real estate, etc	232,882.65	233,145.06	259,215.72	258,196.77	251,254.32
Due from nat'l banks	142,429.30	103,859.10	92,642.14	55,383.92	114,941.17
Due from State banks	107,053.13	138,671.91	100,744.87	71,984.31	166,011.19
Due from res've ag'ts	924,658.06	934,070.63	768,785.08	608,929.98	1,069,631.67
Int'l revenue stamps	8,526.63	7,016.18	6,566.67	4,944.87	4,086.17
Cash items	56,480.32	60,566.13	61,211.21	59,901.24	80,057.14
Clear'g house exch'gs	9,835.35	4,449.92	1,977.78	6,502.30	6,991.47
Bills of other banks	64,619.00	71,766.00	43,365.00	37,257.00	82,532.00
Fractional currency	4,118.76	4,745.32	4,534.94	3,856.03	3,682.07
Specie	283,882.15	292,815.57	280,414.18	277,770.10	298,419.85
Legal-tender notes	217,204.00	181,905.00	135,710.00	149,762.00	258,447.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	25,762.50	33,332.50	35,137.50	35,702.50	36,750.00
Due from U. S. Treas.	1,000.00	1,200.00	664.00	325.00	647.00
Total	8,459,364.75	8,829,706.40	8,705,489.23	9,203,055.47	10,466,117.64

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF NEW YORK.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	44 banks.	44 banks.	45 banks.	43 banks.	42 banks.
Capital stock	$62,800,000.00	$62,800,000.00	$63,850,000.00	$62,550,000.00	$70,550,000.00
Surplus fund	47,390,000.00	47,401,154.67	47,846,475.20	47,565,000.00	52,070,000.00
Undivided profits	28,957,102.28	29,746,076.34	32,411,649.36	32,630,770.98	31,321,774.59
Nat'l-bank circulation	31,055,860.00	31,516,320.00	31,505,225.00	30,930,315.00	30,654,740.00
State-bank circulation	16,542.00	16,542.00	16,542.00	16,542.00	16,542.00
Due to national banks	236,148,939.80	285,094,297.51	283,431,105.21	249,201,718.16	252,349,649.40
Due to State banks	64,391,199.75	76,379,527.04	75,256,482.54	70,409,056.41	73,421,601.57
Due to trust co's, etc.	74,928,716.58	114,666,821.16	109,117,135.41	122,408,780.88	99,082,588.25
Due to reserve agents					
Dividends unpaid	91,366.73	116,096.32	91,499.53	184,952.28	191,355.03
Individual deposits	476,501,534.61	559,150,657.76	598,130,615.27	598,037,272.13	567,161,088.51
U. S. deposits	32,180,220.54	32,252,385.13	32,726,010.76	33,396,422.70	35,754,924.74
Dep'ts U.S.dis.officers	294,114.22	338,898.03	322,007.55	118,110.46	141,932.01
Notes rediscounted					
Bills payable				400,000.00	500,000.00
Other liabilities	16,825,193.64	16,369,101.79	17,149,165.34	16,191,521.64	13,800,786.66
Total	1,071,580,790.15	1,255,847,877.75	1,291,853,913.17	1,264,040,462.64	1,227,016,982.76

NORTH CAROLINA.

	31 banks.	35 banks.	36 banks.	35 banks.	36 banks.
Capital stock	$3,051,000.00	$3,132,050.00	$3,172,050.00	$3,092,650.00	$3,118,500.00
Surplus fund	906,616.71	930,931.54	952,131.54	947,108.45	955,108.45
Undivided profits	647,268.22	573,128.28	653,202.46	571,603.69	610,794.08
Nat'l-bank circulation	1,484,190.00	1,695,040.00	1,741,790.00	1,700,400.00	1,704,590.00
State-bank circulation					
Due to national banks	375,907.78	366,377.58	292,199.94	550,514.98	592,502.40
Due to State banks	462,248.13	429,329.83	406,277.78	471,043.14	558,361.60
Due to trust co's, etc.	16,631.17	27,240.01	23,190.13	27,381.89	22,713.98
Due to reserve agents	111,515.68	84,158.12	113,321.11	85,910.47	59,975.01
Dividends unpaid	1,220.00	1,388.00	1,127.00	12,055.00	1,940.00
Individual deposits	8,134,386.17	8,764,052.43	8,395,176.71	7,884,505.69	7,796,314.75
U. S. deposits	559,607.90	546,950.58	563,300.80	595,089.35	590,073.77
Dep'ts U.S.dis.officers	71,538.69	86,960.51	63,843.92	42,927.85	69,639.48
Notes rediscounted	360,891.93	314,065.23	529,608.19	571,599.58	610,417.43
Bills payable	209,184.65	118,143.65	138,053.65	188,245.28	352,142.58
Other liabilities	30,000.00	30,037.33	30,000.00	30,000.00	30,000.00
Total	16,422,207.03	17,099,853.09	17,075,273.23	16,771,035.37	17,073,073.53

NORTH DAKOTA.

	31 banks.	31 banks.	32 banks.	35 banks.	35 banks.
Capital stock	$1,625,000.00	$1,625,000.00	$1,675,000.00	$1,750,000.00	1,750,000.00
Surplus fund	210,700.00	222,650.00	222,650.00	240,000.00	240,250.00
Undivided profits	440,869.60	359,583.30	396,775.75	373,344.36	411,802.19
Nat'l-bank circulation	513,600.00	701,200.00	700,650.00	719,300.00	733,350.00
State-bank circulation					
Due to national banks	69,494.67	46,034.41	26,749.93	16,972.76	46,708.40
Due to State banks	158,161.52	119,715.10	134,729.01	147,151.81	200,041.72
Due to trust co's, etc.			129.32		52,477.04
Due to reserve agents	59.05			1,570.51	
Dividends unpaid	3,873.00	2,476.00	1,040.00	6,012.00	1,223.00
Individual deposits	5,330,606.91	5,598,312.93	5,332,857.20	5,449,213.81	6,632,465.53
U. S. deposits	34,357.44	80,665.67	81,347.77	89,210.98	89,424.39
Dep'ts U.S. dis.officers	13,142.56	14,068.99	13,652.23	5,789.02	10,575.61
Notes rediscounted	9,500.00	17,500.00	64,908.02	162,690.22	41,799.76
Bills payable	45,000.00	37,500.00	55,000.00	241,800.00	252,000.00
Other liabilities	5,000.00	5,000.00			4,000.00
Total	8,459,364.75	8,829,706.40	8,705,489.23	9,203,055.47	10,466,117.64

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

OHIO.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15	SEPTEMBER 30.
	244 banks.	250 banks.	255 banks.	259 banks.	259 banks.
Loans and discounts.	$85,150,108.24	$86,112,019.83	$87,092,857.02	$90,735,996.78	$95,454,354.31
Overdrafts	737,864.34	786,372.38	747,583.13	822,388.62	764,017.16
Bonds for circulation.	14,031,300.00	14,617,500.00	14,985,050.00	15,033,550.00	15,026,650.00
Bonds for deposits	1,859,150.00	1,859,150.00	1,859,150.00	1,895,150.00	1,895,150.00
U. S. bonds on hand	1,031,070.00	751,340.00	802,390.00	858,230.00	952,750.00
Premiums on bonds	231,729.75	238,781.18	261,295.29	282,792.76	299,695.17
Stocks, securities, etc	9,359,564.60	9,862,271.59	10,250,252.47	10,887,110.02	11,587,313.80
Banking house, etc	2,215,362.34	2,247,093.65	2,302,401.36	2,364,456.34	2,380,572.05
Real estate, etc	1,060,581.32	1,036,886.41	1,004,097.31	959,071.69	914,941.95
Due from nat'l banks.	3,741,263.28	4,234,715.82	4,095,841.81	4,321,226.02	3,853,531.95
Due from State banks	1,140,054.67	1,127,437.59	1,308,947.53	1,546,425.17	1,387,712.88
Due from res've ag'ts	16,791,607.38	18,618,242.66	19,815,782.36	20,054,198.67	17,455,645.78
Int'l-revenue stamps	63,944.34	58,799.93	54,616.41	34,472.47	31,197.51
Cash items	560,162.28	647,492.46	644,447.95	728,982.14	709,385.51
Clear'g-house exch'gs	143,434.79	159,941.04	153,654.33	268,781.43	193,437.35
Bills of other banks	1,271,074.00	1,239,875.00	1,421,382.00	1,328,545.00	1,285,424.00
Fractional currency	62,592.06	68,274.83	62,323.91	61,666.50	57,271.21
Specie	5,256,052.34	5,035,266.38	4,985,580.32	5,225,960.06	5,100,137.50
Legal-tender notes	3,507,157.00	3,236,024.00	3,564,434.00	3,769,538.00	3,442,995.00
U.S. cert's of deposit			10,000.00	30,000.00	60,000.00
5% fund with Treas.	665,299.31	672,743.39	707,189.43	711,585.63	719,391.23
Due from U. S. Treas.	29,938.59	34,944.88	22,796.03	31,691.59	23,686.19
Total	148,909,310.63	152,645,173.02	156,152,072.66	161,951,818.89	163,595,260.55

CITY OF CINCINNATI.

	15 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts.	$30,038,908.64	$31,588,961.38	$31,961,339.31	$34,516,696.49	$34,138,218.51
Overdrafts	14,863.59	12,748.88	16,439.12	16,496.91	14,923.72
Bonds for circulation.	3,975,000.00	4,585,000.00	4,585,000.00	4,585,000.00	4,605,000.00
Bonds for deposits	4,034,500.00	4,034,500.00	3,777,500.00	3,777,500.00	3,777,500.00
U. S. bonds on hand	344,080.00	201,910.00	271,220.00	250,780.00	212,910.00
Premiums on bonds	144,127.18	129,476.81	138,492.20	72,839.83	64,392.16
Stocks, securities, etc	9,272,458.21	11,057,525.52	11,789,723.95	11,111,260.17	10,401,828.52
Banking house, etc	445,870.71	445,905.71	486,822.93	484,277.00	485,141.96
Real estate, etc	164,118.89	173,726.24	162,425.49	161,443.01	161,924.08
Due from nat'l banks.	4,872,221.92	4,171,849.98	4,242,015.21	4,493,001.96	4,328,623.59
Due from State banks	850,635.78	707,186.75	802,870.12	730,284.99	863,979.23
Due from res've ag'ts	6,556,528.79	8,118,613.98	6,184,103.87	5,858,837.76	6,195,755.43
Int'l revenue stamps.	7,410.79	6,889.02	6,601.74	1,843.56	426.66
Cash items	153,300.79	131,200.86	68,071.64	149,774.75	171,596.62
Clear'g house exch'gs	278,858.78	691,134.16	239,866.60	322,515.94	205,856.29
Bills of other banks	282,710.00	344,597.00	233,119.00	291,655.00	164,736.00
Fractional currency	5,251.01	5,815.24	5,314.52	5,304.26	5,948.80
Specie	2,960,149.12	3,410,560.48	2,690,657.48	2,903,005.38	2,507,679.61
Legal-tender notes	3,238,949.00	4,068,469.00	3,015,528.00	3,763,218.00	2,959,634.00
U. S. cert's of deposit			280,000.00	610,000.00	500,000.00
5% fund with Treas.	198,750.00	229,249.00	229,249.00	229,249.00	229,349.00
Due from U. S. Treas	5,000.00	570.83	7,100.00	12,400.00	
Total	67,843,693.20	74,115,890.84	71,193,460.08	74,347,384.01	71,995,424.18

CITY OF CLEVELAND.

	15 banks.	17 banks.	17 banks.	18 banks.	18 banks.
Loans and discounts.	$41,757,963.86	$40,974,746.56	$45,154,742.76	$46,834,832.63	$47,602,080.15
Overdrafts	72,815.68	95,171.94	71,452.35	70,799.18	79,583.74
Bonds for circulation.	3,360,000.00	3,660,000.00	3,920,000.00	4,460,000.00	4,710,000.00
Bonds for deposits	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
U. S. bonds on hand	300.00			35,000.00	
Premiums on bonds	43,880.86	45,173.16	47,595.03	83,920.03	106,852.90
Stocks, securities, etc	1,978,486.70	2,360,726.62	2,535,040.48	3,591,649.68	3,656,458.53
Banking house, etc	450,872.78	464,662.53	473,813.32	489,784.39	498,207.43
Real estate, etc	119,670.93	128,970.41	134,160.00	105,284.44	108,249.26
Due from nat'l banks.	4,053,152.70	4,443,711.90	3,860,717.73	4,545,533.17	3,789,533.68
Due from State banks	1,820,438.37	2,018,568.14	2,268,763.40	1,812,723.18	1,849,159.47
Due from res've ag'ts	5,188,559.03	6,731,853.57	5,992,850.14	5,895,602.17	4,069,512.58
Int'l-revenue stamps	13,305.37	12,308.93	10,560.51	7,404.72	5,629.04
Cash items	126,388.19	159,122.06	168,991.91	322,612.85	281,905.55
Clear'g house exch'gs	604,289.93	582,693.66	544,952.61	904,880.63	885,411.50
Bills of other banks	185,671.00	251,466.00	248,753.00	167,874.00	159,574.00
Fractional currency	5,229.83	12,183.03	8,861.50	9,476.05	9,608.84
Specie	2,733,131.63	3,115,948.50	2,830,141.00	2,934,448.78	2,870,485.50
Legal-tender notes	2,170,388.00	2,473,495.00	2,037,040.00	1,923,758.00	1,950,998.00
U. S. cert's of deposit					
5% fund with Treas.	159,423.70	172,400.00	184,230.00	222,350.00	234,310.00
Due from U. S. Treas.	38,500.00	13,482.50	65,452.50	28,995.00	27,034.50
Total	65,381,468.56	68,246,684.51	71,028,088.24	74,943,528.90	73,364,491.67

ARRANGED BY STATES AND RESERVE CITIES—Continued.

OHIO.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	244 banks.	250 banks.	255 banks.	259 banks.	259 banks.
Capital stock	$26,544,630.00	$26,853,670.00	$27,119,740.00	$27,387,600.00	$27,440,100.00
Surplus fund	8,272,789.48	8,413,010.54	8,405,881.88	8,522,036.75	8,559,924.93
Undivided profits	3,617,426.56	3,486,141.66	4,186,870.43	3,632,810.54	4,157,658.14
Nat'l-bank circulation	13,892,892.50	14,261,192.50	14,699,107.50	14,847,197.50	14,903,377.50
State-bank circulation					
Due to national banks	1,858,553.57	1,571,310.29	1,783,594.64	1,773,081.19	1,789,994.72
Due to State banks	1,184,862.55	1,488,799.45	1,917,047.51	1,870,182.74	1,662,199.06
Due to trust co's, etc	705,027.57	659,412.48	872,923.60	743,638.88	766,845.30
Due to reserve agents	186,695.36	90,738.44	109,175.38	137,889.59	98,177.55
Dividends unpaid	40,575.36	57,083.25	29,623.61	82,631.00	50,633.71
Individual deposits	89,486,632.29	92,906,998.65	94,135,756.75	99,751,645.00	100,727,940.05
U. S. deposits	1,571,661.59	1,615,363.28	1,680,519.47	1,667,287.23	1,752,377.53
Dep'ts U.S.dis.officers	177,223.05	119,649.38	86,772.53	124,503.61	153,924.28
Notes rediscounted	167,170.97	120,501.06	74,798.72	157,759.78	106,202.37
Bills payable	297,150.00	108,150.00	37,500.00	241,000.00	390,000.00
Other liabilities	906,019.78	893,152.04	1,012,760.64	1,012,555.08	1,035,905.41
Total	148,909,310.63	152,645,173.02	156,152,072.66	161,951,818.89	163,595,260.55

CITY OF CINCINNATI.

	15 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock	$7,700,000.00	$7,700,000.00	$7,700,000.00	$7,700,000.00	$7,700,000.00
Surplus fund	2,775,000.00	2,775,000.00	2,775,000.00	2,775,000.00	2,825,000.00
Undivided profits	1,560,137.54	1,669,117.20	1,849,047.06	1,737,254.23	1,865,424.12
Nat'l-bank circulation	3,763,447.50	4,361,327.50	4,337,327.50	4,336,327.50	4,455,977.50
State-bank circulation					
Due to national banks	10,954,422.14	12,932,472.84	11,765,297.59	12,121,808.84	11,480,230.90
Due to State banks	4,855,780.89	5,706,112.93	5,630,369.12	5,479,666.11	5,506,101.79
Due to trust co's, etc	1,072,955.36	1,872,417.58	1,164,403.51	1,181,493.98	1,174,932.85
Due to reserve agents	180,112.71	439,982.51	116,408.95	168,201.39	139,860.73
Dividends unpaid	4,198.21	6,935.59	2,720.21	4,212.09	19,918.34
Individual deposits	29,367,356.29	31,084,855.00	30,568,044.95	33,357,741.51	31,142,499.59
U. S. deposits	3,732,083.07	3,707,183.07	3,506,241.19	3,550,378.36	3,702,928.36
Dep'ts U.S.dis.officers					
Notes rediscounted					
Bills payable					
Other liabilities	1,878,199.49	1,860,486.62	1,778,600.00	1,935,300.00	1,982,550.00
Total	67,843,693.20	74,115,890.84	71,193,460.08	74,347,384.01	71,995,424.18

CITY OF CLEVELAND.

	15 banks.	17 banks.	17 banks.	18 banks.	18 banks.
Capital stock	$10,400,000.00	$10,775,000.00	$11,075,000.00	$12,983,700.00	$11,650,000.00
Surplus fund	2,760,000.00	2,765,000.00	2,765,000.00	3,571,850.00	3,581,600.00
Undivided profits	798,516.17	790,326.92	1,026,970.50	931,430.12	1,116,474.79
Nat'l-bank circulation	3,220,150.00	3,567,890.00	3,871,600.00	4,259,050.00	4,689,650.00
State-bank circulation					
Due to national banks	9,097,933.01	9,201,327.60	9,877,524.99	10,223,439.91	9,772,846.28
Due to State banks	4,061,807.56	4,720,203.94	4,858,742.85	4,784,646.37	5,009,556.67
Due to trust co's, etc	2,782,326.36	6,231,736.84	5,853,113.58	6,917,302.32	6,334,522.06
Due to reserve agents	8,363.23	685.64	31,308.53	51,541.24	111,145.35
Dividends unpaid	2,920.09	2,806.00	1,641.00	2,249.00	2,043.00
Individual deposits	30,186,614.73	28,239,351.69	29,600,053.86	28,610,339.12	28,351,318.75
U. S. deposits	411,735.17	437,819.51	433,631.28	465,192.49	473,509.45
Dep'ts U.S.dis.officers	24,318.29	26,360.67	32,501.65	24,811.53	32,724.21
Notes rediscounted			10,000.00	26,229.53	67,212.36
Bills payable	300,000.00	40,000.00		500,000.00	580,000.00
Other liabilities	1,326,784.04	1,348,175.70	1,591,000.00	1,592,147.27	1,591,991.75
Total	65,381,468.56	68,246,684.51	71,028,088.24	74,943,928.90	73,364,594.67

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF COLUMBUS.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts	$8,005,339.57	$7,984,977.25	$8,581,189.08	$9,038,590.61	$9,311,430.89
Overdrafts	12,129.87	14,671.85	8,784.44	5,405.81	12,825.93
Bonds for circulation	504,000.00	604,000.00	604,000.00	604,000.00	604,000.00
Bonds for deposits	275,000.00	275,000.00	275,000.00	325,000.00	325,000,00
U. S. bonds on hand	34,410.00	225,850.00	241,270.00	98,630.00	75,620.00
Premiums on bonds	6,334.71	20,955.48	24,149.01	23,272.34	26,306.65
Stocks, securities, etc.	1,970,969.54	2,028,710.94	2,042,597.12	2,272,964.19	2,019,190.67
Banking house, etc.	50,761.05	50,161.05	204,940.05	210,205.13	224,695.17
Real estate, etc	108,673.67	108,673.67	88,339.52	86,339.52	86,339.52
Due from nat'l banks	1,337,484.75	1,387,158.52	1,369,738.21	1,233,867.50	1,014,021.96
Due from State banks	223,497.40	177,042.21	175,072.40	136,841.97	159,721.21
Due from res've ag'ts	1,730,155.90	1,572,655.89	1,582,900.34	1,099,789.32	1,060,436.92
Int. rev. stamps	4,236.20	3,550.92	2,928.30	1,165.98	1,015.18
Cash items	79,931.67	70,207.40	55,562.83	68,597.23	55,737.38
Clear'g-house exch'gs	129,752.28	185,813.49	124,014.55	300,233.71	153,880.74
Bills of other banks	172,083.00	145,298.00	146,532.00	125,109.00	138,552.00
Fractional currency	2,057.40	2,168.36	3,400.45	1,941.57	1,956.34
Specie	763,610.75	805,253.45	990,625.07	895,574.25	923,049.15
Legal-tender notes	700,328.00	709,216.00	883,081.00	769,729.00	817,076.00
U. S. cert's of deposit					
5% fund with Treas.	24,475.00	29,475.00	29,475.00	29,475.00	29,475.00
Due from U. S. Treas.	3,500.00		2,000.00		3,700.00
Total	16,138,730.76	16,400,839.48	17,435,539.37	17,326,732.13	17,044,030.11

OKLAHOMA.

	27 banks.	28 banks.	31 banks.	38 banks.	46 banks.
Loans and discounts	$2,533,224.98	$2,499,645.58	$2,904,689.03	$3,980,322.09	$4,782,888.77
Overdrafts	592,300.69	492,003.36	202,046.65	281,724.11	478,142.92
Bonds for circulation	501,050.00	519,850.00	595,100.00	698,850.00	778,050.00
Bonds for deposits	180,000.00	180,000.00	230,000.00	230,000.00	230,000.00
U. S. bonds on hand		200.00	200.00	200.00	200.00
Premiums on bonds	65,843.09	63,629.32	86,439.79	89,744.24	93,789.91
Stocks, securities, etc	135,728.12	153,709.86	139,245.68	188,653.18	213,419.49
Banking house, etc	170,454.89	178,735.33	190,592.77	235,828.56	273,321.85
Real estate, etc	350.00	10,163.94	9,228.64	8,506.95	7,897.73
Due from nat'l banks	481,071.06	807,262.62	985,138.53	1,575,529.03	1,659,700.54
Due from State banks	63,707.32	98,886.94	92,408.38	123,744.30	178,790.06
Due from res've ag'ts	1,238,148.95	1,993,580.97	2,948,392.41	2,727,745.79	2,298,462.19
Int'l-revenue stamps	7,433.13	6,845.54	6,716.11	3,706.27	4,629.04
Cash items	76,794.96	86,032.38	62,933.61	101,263.37	197,375.98
Clear'g-house exch'gs	872.75	4,802.49	5,183.93	7,403.47	10,748.35
Bills of other banks	102,947.00	68,314.00	100,635.00	121,414.00	153,537.00
Fractional currency	3,965.86	3,160.78	3,953.56	5,652.51	7,627.62
Specie	190,142.90	217,542.95	251,764.45	332,155.64	505,193.04
Legal-tender notes	171,969.00	154,690.00	213,877.00	246,791.00	313,886.00
U. S. cert's of deposit					
5% fund with Treas.	24,489.00	24,990.00	28,740.00	33,755.00	37,882.50
Due from U. S. Treas.		1.80	1,000.00	1,400.00	395.00
Total	6,540,493.70	7,564,047.86	9,058,285.54	10,994,389.51	12,225,937.99

OREGON.

	22 banks.	23 banks.	23 banks.	25 banks.	25 banks.
Loans and discounts	$4,338,414.57	$4,337,688.82	$4,423,897.94	$4,239,860.00	$4,563,296.58
Overdrafts	198,909.99	161,304.03	156,574.92	184,392.95	238,986.41
Bonds for circulation	446,800.00	459,300.00	509,300.00	523,550.00	523,550.00
Bonds for deposits					
U. S. bonds on hand	359,660.00	359,660.00	310,400.00	311,400.00	311,400.00
Premiums on bonds	52,139.50	45,168.87	44,516.93	42,553.25	39,703.25
Stocks, securities, etc	476,283.27	492,770.68	549,015.49	567,691.30	591,515.29
Banking house, etc	214,139.64	223,079.81	224,690.19	233,237.26	237,285.86
Real estate, etc	148,608.73	135,655.96	136,089.06	117,124.99	114,428.99
Due from nat'l banks	159,684.35	151,805.16	123,336.14	137,574.03	225,371.81
Due from State banks	203,382.42	191,803.98	206,581.52	363,165.20	370,299.86
Due from res've ag'ts	1,066,355.82	1,025,192.85	1,157,586.97	1,612,385.04	1,432,248.20
Int'l-revenue stamps	8,839.88	7,982.98	7,180.67	4,854.02	4,333.74
Cash items	31,335.63	21,046.32	22,115.42	35,231.21	44,811.03
Clear'g house exch'gs					
Bills of other banks	64,250.00	33,221.00	27,263.00	31,290.00	37,546.00
Fractional currency	3,443.59	3,104.77	3,618.45	3,292.48	3,090,83
Specie	785,722.20	783,747.05	710,469.00	737,873.15	714,957.10
Legal-tender notes	45,045.00	57,243.00	52,458.00	81,301.00	63,604.00
U. S. cert's of deposit					
5% fund with Treas.	20,431.90	22,865.00	25,140.00	25,777.50	26,177.50
Due from U. S. Treas	25.00	604.90	4.90	2,700.00	500.00
Total	8,622,474.49	8,513,245.18	8,690,238.60	9,275,556.38	9,543,406.45

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF COLUMBUS.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	$2,050,000.00	$2,050,000.00	$2,300,000.00	$2,300,000.00	$2,300,000.00
Surplus fund	491,000.00	529,675.00	576,000.00	605,000.00	605,000.00
Undivided profits	150,528.97	153,020.85	289,042.70	275,624.25	300,177.43
Nat'l-bank circulation	504,000.00	604,000.00	603,350.00	604,000.00	604,000.00
State-bank circulation					
Due to national banks	904,823.47	1,255,976.12	1,200,341.24	1,548,912.69	1,180,754.18
Due to State banks	1,183,354.32	1,415,285.97	1,595,477.28	1,473,003.75	1,469,399.60
Due to trust co's, etc.	344,253.48	379,358.61	489,635.69	579,088.20	478,266.76
Due to reserve agents	1,868.97	229.26	336.59	345.81	6,925.47
Dividends unpaid	833.00	1,594.00	579.00	2,384.00	1,525.00
Individual deposits	10,083,777.80	9,620,266.11	10,104,042.72	9,633,010.99	9,445,847.27
U. S. deposits	230,148.63	236,357.99	232,014.93	275,168.81	320,331.63
Dep'ts U.S. dis.officers	13,462.01	6,075.57	11,719.22	3,193.63	4,802.77
Notes rediscounted	131,680.11				
Bills payable					300,000.00
Other liabilities	49,000.00	149,000.00	33,000.00	27,000.00	27,000.00
Total	16,138,730.76	16,400,839.48	17,435,539.37	17,326,732.13	17,044,030.11

OKLAHOMA.

	27 banks.	28 banks.	31 banks.	38 banks.	46 banks.
Capital stock	$962,190.00	$980,000.00	$1,115,000.00	$1,345,000.00	$1,557,500.00
Surplus fund	53,164.80	76,169.87	82,069.87	108,646.83	111,326.83
Undivided profits	195,165.26	145,329.53	175,349.10	163,110.63	233,782.60
Nat'l-bank circulation	489,445.00	504,850.00	574,800.00	673,100.00	746,200.00
State-bank circulation					
Due to national banks	229,122.67	165,874.51	276,741.63	378,405.63	398,093.61
Due to State banks	223,316.35	342,205.38	430,404.23	442,749.66	414,528.67
Due to trust co's, etc.		7,508.73	3,374.62	91.83	
Due to reserve agents	37,089.45	47,763.42	27,990.28	20,223.28	70,536.97
Dividends unpaid	60.00			11,130.00	350.00
Individual deposits	4,158,507.80	5,101,354.71	6,196,035.90	7,616,518.42	8,388,991.37
U. S. deposits	123,591.20	99,562.14	125,164.00	215,201.47	218,282.38
Dep'ts U.S.dis.officers	51,019.78	75,226.76	49,836.00	9,798.53	10,068.09
Notes rediscounted				1,996.27	8,751.27
Bills payable	17,500.00	17,500.00		7,000.00	56,000.00
Other liabilities	321.39	702.81	1,520.51	1,416.96	11,526.20
Total	6,540,493.70	7,564,047.86	9,058,285.54	10,994,389.51	12,225,937.99

OREGON.

	22 banks.	23 banks.	23 banks.	25 banks.	25 banks.
Capital stock	$1,220,000.00	$1,245,000.00	$1,245,000.00	$1,293,830.00	$1,295,000.00
Surplus fund	300,800.00	307,800.00	307,890.00	314,250.00	314,250.00
Undivided profits	358,153.66	321,214.05	349,775.86	333,138.20	366,292.56
Nat'l-bank circulation	394,147.50	398,307.50	409,200.00	440,750.00	485,280.00
State-bank circulation					
Due to national banks	31,690.00	42,604.17	57,741.81	112,464.32	72,647.52
Due to State banks	72,598.68	43,127.08	48,022.38	35,847.82	57,280.80
Due to trust co's, etc.	42.87	314.84	340.52	529.49	1,734.10
Due to reserve agents	10,592.83	13,395.73	1,643.59	9,464.85	1,138.92
Dividends unpaid	1,690.37	568.00	140.00	4,120.00	4,070.00
Individual deposits	6,195,099.25	6,103,829.48	6,233,139.29	6,701,479.96	6,906,636.54
U. S. deposits					
Dep'ts U.S.dis.officers					
Notes rediscounted	2,000.00	16,125.00	12,632.00	17,549.55	7,500.00
Bills payable	23,000.00	18,000.00	23,000.00	9,000.00	28,000.00
Other liabilities	12,659.33	2,659.33	1,803.15	3,132.19	3,276.01
Total	8,622,474.49	8,513,245.18	8,630,238.60	9,275,556.38	9,543,106.45

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF PORTLAND.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts	$3,614,487.03	$3,463,222.62	$3,606,777.16	$3,437,828.88	$3,559,357.27
Overdrafts	67,925.03	63,310.18	133,632.14	93,642.70	185,887.58
Bonds for circulation	625,000.00	625,000.00	625,000.00	625,000.00	625,000.00
Bonds for deposits	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
U. S. bonds on hand	101,800.00	101,800.00	101,800.00	101,800.00	101,800.00
Premiums on bonds	906.25	906.25	906.25	906.25	906.25
Stocks, securities, etc	2,482,625.83	2,527,495.78	2,639,202.76	2,794,105.94	2,806,188.78
Banking house, etc	216,549.17	215,556.00	215,556.00	215,056.00	215,056.00
Real estate, etc	151,065.60	151,448.27	152,784.81	106,352.25	106,337.75
Due from nat'l banks	442,226.45	499,918.82	493,079.27	617,965.94	551,274.13
Due from State banks	272,950.31	259,610.51	247,090.05	207,746.91	206,497.77
Due from res've ag'ts	618,521.33	817,947.31	959,608.69	1,508,732.08	1,190,696.39
Int'l revenue stamps	7,049.80	5,945.61	5,413.50	4,269.74	3,717.59
Cash items	19,503.01	21,497.81	42,033.63	34,811.36	41,890.31
Clear'g-house exch'gs	66,877.89	64,605.90	51,032.51	61,155.07	103,775.93
Bills of other banks	5,620.00	9,045.00	7,735.00	10,135.00	7,820.00
Fractional currency	1,564.32	3,072.34	2,405.16	1,719.26	1,054.27
Specie	1,657,406.65	1,428,932.85	1,066,705.90	1,004,366.35	1,288,428.80
Legal-tender notes	47,616.00	20,361.00	20,349.00	48,069.00	20,932.00
U. S. cert's of deposit					
5% fund with Treas.	31,250.00	31,250.00	31,250.00	31,250.00	31,250.00
Due from U. S. Treas.	450.00			400.00	
Total	10,931,394.67	10,810,926.25	10,902,361.83	11,405,312.73	11,547,270.82

PENNSYLVANIA.

	412 banks.	417 banks.	426 banks.	436 banks.	445 banks.
Loans and discounts	$150,308,459.45	$149,458,622.31	$155,043,265.56	$158,889,682.40	$165,088,302.29
Overdrafts	506,214.12	560,561.62	582,869.60	733,558.26	709,563.21
Bonds for circulation	26,187,550.00	26,903,750.00	27,142,500.00	26,167,150.00	26,155,150.00
Bonds for deposits	3,257,000.00	3,256,460.00	3,256,200.00	3,400,200.00	3,429,300.00
U. S. bonds on hand	1,303,780.00	1,277,270.00	1,220,970.00	1,409,120.00	917,290.00
Premiums on bonds	762,927.47	680,898.77	624,155.81	635,898.52	630,927.28
Stocks, securities, etc	46,080,787.55	47,649,424.62	52,185,555.98	55,801,168.49	56,755,588.56
Banking house, etc	6,623,969.95	6,679,362.10	7,128,435.47	6,939,716.56	7,107,014.71
Real estate, etc	2,370,730.70	2,424,006.20	2,518,591.89	2,425,140.24	2,313,635.23
Due from nat'l banks	6,445,831.23	5,095,151.57	6,986,835.90	7,017,460.38	6,851,445.17
Due from State banks	2,317,238.81	2,127,905.22	3,082,379.86	3,040,201.19	2,855,689.12
Due from res've ag'ts	33,591,731.27	37,476,580.60	40,385,426.63	33,103,034.57	32,522,650.38
Int'l revenue stamps	119,632.79	110,243.78	96,684.80	62,183.02	56,255.51
Cash items	1,429,325.14	1,380,402.23	1,589,176.89	1,887,423.47	1,813,652.05
Clear'g-house exch'gs	148,961.17	153,517.98	190,374.50	143,982.21	187,814.79
Bills of other banks	1,649,844.00	1,750,495.00	1,935,070.00	1,507,627.00	1,527,740.00
Fractional currency	119,955.96	131,000.05	128,902.01	132,104.29	135,524.06
Specie	11,182,010.94	11,168,458.67	11,896,398.72	11,392,299.47	11,446,763.47
Legal-tender notes	5,118,486.00	5,058,732.00	5,803,827.00	5,152,535.00	5,302,277.00
U. S. cert's of deposit			50,000.00	70,000.00	90,000.00
5% fund with Treas.	1,286,111.61	1,302,771.88	1,322,242.79	1,291,459.50	1,283,186.20
Due from U. S. Treas.	63,674.19	49,107.20	67,910.01	69,922.69	37,564.69
Total	300,874,222.35	304,694,721.80	323,237,473.42	321,271,867.26	327,217,333.72

CITY OF PHILADELPHIA.

	36 banks.	36 banks.	36 banks.	35 banks.	35 banks.
Loans and discounts	$128,609,511.04	$128,710,633.77	$138,560,993.58	$137,349,556.73	$140,270,118.05
Overdrafts	7,652.48	19,807.07	10,026.33	12,806.75	14,489.68
Bonds for circulation	10,139,500.00	10,589,500.00	10,389,500.00	10,389,500.00	10,389,500.00
Bonds for deposits	4,488,000.00	4,504,000.00	4,504,000.00	4,504,000.00	4,504,000.00
U. S. bonds on hand	309,700.00	59,700.00	9,700.00	9,700.00	9,700.00
Premiums on bonds	515,920.93	431,593.74	414,087.63	428,454.16	396,654.16
Stocks, securities, etc	24,111,425.11	27,019,223.21	28,858,306.49	28,003,956.33	26,417,325.31
Banking house, etc	3,740,584.48	3,739,811.66	3,864,595.56	3,802,679.92	3,816,487.17
Real estate, etc	706,868.44	706,731.85	665,235.78	661,423.23	639,030.98
Due from nat'l banks	14,325,665.90	14,042,495.75	16,621,402.55	18,541,705.40	18,658,858.88
Due from State banks	2,642,400.54	3,094,466.35	2,976,751.82	3,336,857.62	3,375,223.45
Due from res've ag'ts	27,387,202.72	35,165,571.49	33,486,268.89	29,470,064.57	34,953,860.49
Int'l revenue stamps	36,124.93	30,330.09	24,928.36	14,697.12	12,904.87
Cash items	1,297,083.44	1,352,838.78	1,166,149.40	2,396,551.66	2,477,197.57
Clear'g-house exch'gs	12,891,781.49	13,656,350.45	16,993,189.42	17,135,604.05	15,178,574.24
Bills of other banks	587,615.00	312,259.00	449,609.00	378,141.00	329,355.00
Fractional currency	60,141.04	56,304.18	47,620.52	53,390.72	50,992.53
Specie	20,232,006.57	21,566,454.18	18,777,263.01	19,982,997.64	16,530,950.01
Legal-tender notes	2,644,432.00	3,421,516.00	3,339,174.00	3,344,068.00	2,819,897.00
U. S. cert's of deposit			1,440,000.00	630,000.00	2,160,000.00
5% fund with Treas.	463,665.00	524,175.00	519,225.00	519,475.00	519,475.00
Due from U. S. Treas.	478,910.50	151,820.50	241,320.50	225,281.50	141,160.50
Total	255,375,891.61	269,155,582.77	283,326,347.84	281,190,611.40	283,665,704.89

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF PORTLAND.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock	$1,100,000.00	$1,100,000.00	$1,100,000.00	$1,100,000.00	$1,100,000.00
Surplus fund	185,000.00	187,500.00	187,500.00	187,500.00	187,500.00
Undivided profits	730,270.09	646,388.02	652,242.99	670,406.94	665,058.94
Nat'l-bank circulation	620,350.00	603,550.00	585,770.00	599,780.00	583,360.00
State-bank circulation					
Due to national banks	867,536.93	812,022.98	1,036,114.81	1,192,071.74	1,160,106.87
Due to State banks	751,823.83	765,214.91	582,104.46	724,891.58	643,425.95
Due to trust co's, etc.	42,803.41	44,975.77	38,300.34	33,909.40	42,870.53
Due to reserve agents					
Dividends unpaid		456.00	180.00		30,000.00
Individual deposits	6,137,622.61	6,178,501.19	6,223,285.43	6,406,263.18	6,660,387.55
U. S. deposits	34,911.01	102,269.36	63,481.65	133,136.67	7,234.04
Dep'ts U.S.dis.officers	461,046.79	370,048.02	433,082.15	357,353.22	467,326.94
Notes rediscounted					
Bills payable					
Other liabilities					
Total	10,931,394.67	10,810,926.25	10,902,361.83	11,405,312.73	11,547,270.82

PENNSYLVANIA.

	412 banks.	417 banks.	426 banks.	436 banks.	445 banks.
Capital stock	$43,493,670.00	$43,797,010.00	$44,320,110.00	$45,018,119.00	$45,465,245.00
Surplus fund	25,142,128.76	25,824,118.08	25,871,278.25	26,598,866.02	26,665,286.97
Undivided profits	8,093,172.47	7,186,004.15	8,775,351.72	7,930,618.79	9,294,420.11
Nat'l-bank circulation	25,763,885.00	26,410,115.00	26,845,685.00	25,844,413.00	25,862,638.00
State-bank circulation	1,498.00	1,498.00	1,498.00	1,498.00	1,498.00
Due to national banks	4,686,907.15	2,356,306.46	4,310,120.10	3,504,279.69	4,095,485.78
Due to State banks	798,595.27	691,788.39	737,999.45	612,806.31	649,149.99
Due to trust co's, etc.	387,877.77	387,051.80	524,827.53	547,881.80	646,652.38
Due to reserve agents	308,008.23	197,600.35	311,770.11	321,397.09	483,347.79
Dividends unpaid	188,457.86	185,916.34	119,662.05	326,902.01	148,022.07
Individual deposits	188,542,975.31	193,709,902.75	207,886,797.86	206,734,547.64	209,683,619.53
U. S. deposits	2,894,044.43	2,983,070.29	2,814,430.92	3,146,360.48	3,381,845.17
Dep'ts U.S.dis.officers	11,010.83	7,991.23	191,784.56	11,991.79	14,849.75
Notes rediscounted	8,131.80	42,872.70	23,375.42	131,314.00	287,218.42
Bills payable	484,671.33	474,576.39	358,672.16	478,113.62	375,500.00
Other liabilities	69,188.14	138,869.87	114,109.99	62,758.02	132,554.76
Total	300,874,222.35	304,694,721.80	323,237,473.42	321,271,867.26	327,217,333.72

CITY OF PHILADELPHIA.

	36 banks.	36 banks.	36 banks.	35 banks.	35 banks.
Capital stock	$19,905,000.00	$19,905,000.00	$19,905,000.00	$19,905,000.00	$19,905,000.00
Surplus fund	17,905,000.00	17,920,000.00	17,920,000.00	18,565,000.00	18,565,000.00
Undivided profits	2,812,789.09	3,001,403.65	3,588,299.88	2,944,756.04	3,538,835.56
Nat'l-bank circulation	9,601,242.50	10,478,442.50	10,296,590.00	10,253,857.50	10,326,532.50
State-bank circulation					
Due to national banks	47,008,716.68	50,179,532.85	53,989,510.30	51,806,168.16	51,075,588.91
Due to State banks	9,715,104.00	11,128,106.95	12,037,331.64	10,836,148.46	10,171,646.91
Due to trust co's, etc.	21,718,242.40	26,453,190.88	26,631,235.76	25,782,712.71	21,179,276.19
Due to reserve agents	9,828,088.97	9,808,207.66	11,812,077.92	13,485,166.22	12,964,851.48
Dividends unpaid	47,378.97	35,653.54	22,325.61	56,286.84	27,613.49
Individual deposits	112,556,513.98	116,158,751.95	123,011,077.52	123,451,545.18	128,399,476.62
U. S. deposits	4,063,095.54	4,051,309.29	4,015,020.67	4,014,251.23	4,293,385.22
Dep'ts U. S.dis.officers					
Notes rediscounted					
Bills payable				20,000.00	
Other liabilities	214,389.48	32,983.50	61,878.51	39,689.03	218,548.01
Total	255,375,891.61	269,155,582.77	283,326,317.81	281,190,611.10	284,665,754.89

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF PITTSBURG.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	31 banks.	31 banks.	31 banks.	31 banks.	31 banks.
Loans and discounts.	$77,240,553.22	$78,305,618.85	$85,669,996.82	$86,986,497.11	$86,255,456.91
Overdrafts	46,317.35	68,981.87	95,965.53	56,636.56	67,474.08
Bonds for circulation.	6,873,250.00	6,983,250.00	7,050,000.00	7,550,000.00	7,550,000.00
Bonds for deposits	1,453,000.00	1,393,000.00	1,393,000.00	1,654,000.00	2,454,000.00
U. S. bonds on hand	159,460.00	411,760.00	550,400.00	52,170.00	2,500.00
Premiums on bonds	120,515.08	125,437.80	186,690.55	265,132.38	305,599.88
Stocks, securities, etc	11,482,085.99	12,584,034.73	15,312,090.09	16,357,263.19	15,825,494.11
Banking house, etc	3,750,086.01	3,757,026.11	3,784,222.87	4,750,545.35	4,810,003.93
Real estate, etc	603,687.79	545,333.27	590,911.85	654,913.01	635,798.84
Due from nat'l banks.	3,453,801.12	4,908,493.62	6,449,478.34	5,191,282.44	4,746,940.06
Due from State banks	641,715.98	517,026.37	575,581.93	845,458.10	910,019.43
Due from res've ag'ts	10,384,550.23	13,492,792.88	12,578,459.77	9,886,632.42	11,030,689.65
Int'l-revenue stamps	14,345.38	14,124.10	12,958.71	5,987.31	5,036.70
Cash items	432,056.91	284,106.42	811,227.14	428,971.14	637,419.38
Clear'g-house exch'gs	3,278,076.95	4,180,015.14	6,793,710.58	5,641,048.66	5,974,084.98
Bills of other banks	508,553.00	651,755.00	593,277 00	448,840.00	405,691.00
Fractional currency	20,571.33	23,511.56	22,393.22	20,807.55	21,520.92
Specie	9,329,343.77	10,024,472.60	9,605,607.85	9,432,847.65	9,178,206.30
Legal-tender notes	4,067,099.00	3,881,413.00	4,363,602.00	3,881,949.00	3,628,586.00
U. S. cert's of deposit					
5% fund with Treas.	331,575.00	348,735.00	352,087.50	377,020.00	377,500.00
Due from U. S. Treas.	108,696.00	30,788.00	71,042.00	38,977.00	25,086.00
Total	134,299,340.11	142,531,676.32	156,862,703.75	154,526,978.87	154,847,108.17

RHODE ISLAND.

	45 banks.	43 banks.	43 banks.	42 banks.	38 banks.
Loans and discounts.	$29,452,522.32	$28,623,462.53	$28,158,398.39	$28,156,641.29	$27,134,156.49
Overdrafts	37,809.70	19,274.51	19,219.66	28,824.76	22,143.26
Bonds for circulation.	4,742,000.00	4,722,000.00	5,072,000.00	4,972,000.00	4,682,000.00
Bonds for deposits	160,000.00	160,600.00	160,000.00	160,000.00	160,000 00
U. S. bonds on hand	55,000.00	55,000.00	30,000.00	30,000.00	30,000.00
Premiums on bonds	47,588.75	21,666 25	47,141.25	37,431.25	39,393.75
Stocks, securities, etc	4,013,522.07	4,139,269.27	4,400,539.98	4,666,561.43	4,430,918.24
Banking house, etc	824,908.45	821,426.69	803,541.09	818,278.31	799,253.94
Real estate, etc	64,887.24	66,420.93	85,936.80	47,205.16	23,437.45
Due from nat'l banks.	780,305.53	623,907.55	682,541.21	670,087.39	574,188.41
Due from State banks	129,367.84	272,983.26	420,838.49	622,151.41	406,525.49
Due from res've ag'ts	3,242,387.34	3,116,455.35	3,682,019.52	3,346,455.41	3,672,982.28
Int'l-revenue stamps	8,166.94	7,228 28	5,493.47	4,160.02	3,246.17
Cash items	63,063.40	115,928.52	80,080.93	148,121.84	88,771.92
Clear'g-house exch'gs	244,012.73	250,832.87	274,776.42	452,591.81	403,067.25
Bills of other banks	344,509.00	329,810.00	347,238.00	440,833.00	388,076.00
Fractional currency	13,850.74	15,363.21	14,043.87	14,953.58	14,792.94
Specie	997,089.60	996 219.56	979,404.50	1,057,459.15	971,934.76
Legal-tender notes	649,604.00	508,292.00	550,139.00	556,041.00	447,357.00
U. S. cert's of deposit					
5% fund with Treas.	237,100.00	224,360.00	250,350.00	247,900.00	230,912.50
Due from U. S. Treas.	40,363.22	12,660.00	22,602.50	27,012.50	41,627.50
Total	46,148,058.87	45,102,560.78	46,086,305.08	46,504,709.31	44,564,785.35

SOUTH CAROLINA.

	18 banks.	18 banks.	18 banks.	17 banks.	17 banks.
Loans and discounts.	$7,506,110.73	$8,150,992.46	$8,738,976.21	$8,363,011.47	$8,556,251.22
Overdrafts	263,100.30	216,744.20	226,195.35	173,459.51	198,840.18
Bonds for circulation.	1,528,000.00	1,528,000.00	1,465,500.00	1,450,500.00	1,500,500.00
Bonds for deposits	329,000.00	329,000.00	381,700.00	381,700.00	381,700.00
U. S. bonds on hand	100.00	100.00	100.00	100.00	100.00
Premiums on bonds	19,362.12	15,715.80	15,160.05	8,275.50	7,275.50
Stocks, securities, etc	924,370.09	904,813.92	894,024.65	893,514.36	876,161.79
Banking house, etc	154,681.78	153,837.78	157,513.03	155,094.36	155,423.96
Real estate, etc	54,194.46	41,190.47	36,705.68	33,287.90	33,488.85
Due from nat'l banks.	481,923.17	385,671.19	264,030.91	343,419.86	264,194.13
Due from State banks	407,871 08	387,224.97	349,718.17	266,811.05	329,691.27
Due from res've ag'ts	436,720.59	518,024.01	461,529.86	529,531.10	580,193.83
Int'l-revenue stamps	2,763.85	1,694.69	1,954.76	689.61	727.03
Cash items	142,574.21	108,456.99	77,066.67	70,138.47	99,132.25
Clear'g house exch'gs					
Bills of other banks	80,348.00	101,419.00	77,463 00	60,340.00	66,441.00
Fractional currency	1,443.92	9,369.76	9,054.19	9,161.46	8,165.38
Specie	269,369.41	307,533.05	319,357.90	309,089.93	256,712.00
Legal-tender notes	299,714.00	230,122.00	220,662.00	165,857.00	203,934.00
U. S. cert's of deposit					
5% fund with Treas.	72,662.36	72,382.36	71,025.00	67,925.00	71,435.00
Due from U. S. Treas	1,960.00	610.00	3,550.00	600.00	3,050.00
Total	12,979,240.07	13,463,202.65	13,762,287.43	13,282,836.58	13,593,117.39

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF PITTSBURG.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	31 banks.	31 banks.	31 banks.	31 banks.	31 banks.
Capital stock	$13,250,000.00	$13,350,000.00	$13,600,000.00	$14,150,000.00	$14,150,000.00
Surplus fund	10,345,000.00	10,665,000.00	10,765,000.00	12,000,000.00	12,600,000.00
Undivided profits	4,361,572.06	4,294,125.72	4,858,205.00	4,577,421.54	5,062,936.01
Nat'l-bank circulation	6,682,245.00	6,753,695.00	6,994,545.00	7,485,145.00	7,510,435.00
State-bank circulation					
Due to national banks	16,104,977.19	17,328,358.85	20,598,259.26	18,472,015.52	18,084,269.89
Due to State banks	4,658,492.49	4,743,176.31	5,592,858.83	5,134,367.34	5,053,784.95
Due to trust co's, etc.	3,387,098.74	5,295,520.65	7,924,859.86	6,403,865.90	6,180,033.99
Due to reserve agents	9,668.15	999.05	30,781.96	674.20	12,637.87
Dividends unpaid	60,745.63	64,076.63	55,028.38	106,742.38	106,681.38
Individual deposits	74,211,982.46	78,756,133.86	84,905,267.10	84,556,993.30	84,214,199.76
U. S. deposits	1,098,944.02	1,134,707.06	1,168,202.81	1,480,570.22	2,088,912.69
Dep'ts U.S.dis.officers	128,614.37	145,883.19	119,695.55	109,183.47	153,204.98
Notes rediscounted				50,000.00	230,011.65
Bills payable					
Other liabilities			250,000.00		
Total	134,299,340.11	142,531,676.32	156,862,703.75	154,526,978.87	154,847,108.17

RHODE ISLAND.

	45 banks.	43 banks.	43 banks.	42 banks.	38 banks.
Capital stock	$14,680,250.00	$14,555,250.00	$14,555,250.00	$14,455,250.00	$13,105,250.00
Surplus fund	3,457,327.89	3,418,254.39	3,420,885.71	3,428,729.33	3,769,697.66
Undivided profits	1,742,248.73	1,681,577.45	1,781,889.27	1,691,779.71	1,662,878.02
Nat'l-bank circulation	4,655,622.50	4,605,802.50	5,002,420.00	4,920,095.00	4,618,185.00
State-bank circulation					
Due to national banks	1,123,801.97	905,991.39	1,233,056.73	918,438.70	777,849.50
Due to State banks	245,626.36	71,895.51	109,432.00	63,926.25	71,477.24
Due to trust co's, etc.	1,706,834.46	1,675,987.67	1,955,707.24	2,049,124.16	1,466,658.34
Due to reserve agents	331,322.91	365,638.04	408,397.05	449,929.85	609,363.00
Dividends unpaid	32,769.38	45,372.52	32,507.10	61,430.73	94,545.60
Individual deposits	17,857,812.93	17,512,691.11	17,383,899.61	18,158,293.02	18,121,558.53
U. S. deposits	130,825.15	125,602.87	127,374.66	128,268.27	142,791.46
Dep'ts U.S.dis.officers	11,318.53	15,166.00	13,830.60	12,371.79	14,437.25
Notes rediscounted	170,000.00	120,000.00	60,000.00	10,000.00	
Bills payable	2,298.06	3,331.33	1,655.11	155,000.00	90,000.00
Other liabilities				2,072.50	20,093.75
Total	46,148,058.87	45,102,560.78	46,086,305.08	46,504,709.31	44,564,785.35

SOUTH CAROLINA.

	18 banks.	18 banks.	18 banks.	17 banks.	17 banks.
Capital stock	$2,098,110.00	$2,104,000.00	$2,108,000.00	$2,098,000.00	$2,098,006.00
Surplus fund	702,018.84	708,867.04	708,867.04	713,318.84	713,318.84
Undivided profits	620,155.99	577,553.92	692,378.50	633,758.41	652,194.12
Nat'l-bank circulation	1,524,015.00	1,515,345.00	1,451,225.00	1,438,775.00	1,489,185.00
State-bank circulation					
Due to national banks	223,501.29	242,952.40	417,390.22	232,859.89	299,381.29
Due to State banks	692,401.32	707,588.68	608,673.95	598,876.66	656,120.22
Due to trust co's, etc.	26,199.86	37,016.06	54,733.41	41,768.34	71,900.53
Due to reserve agents	750.76	10,460.93	32,037.78	234,627.17	30,995.94
Dividends unpaid	11,285.00	14,055.00	11,060.00	18,287.50	12,097.00
Individual deposits	5,879,903.42	6,392,631.56	5,847,815.01	5,415,173.08	5,035,564.00
U. S. deposits	288,793.39	278,681.44	264,864.60	288,112.82	360,139.05
Dep'ts U.S.dis.officers	25,602.78	34,622.39	18,364.76	75,932.80	21,139.34
Notes rediscounted	426,502.42	284,874.09	809,475.42	778,846.07	1,140,382.06
Bills payable	460,000.00	545,000.00	707,402.04	714,500.00	1,013,000.00
Other liabilities		9,554.14			
Total	12,979,240.07	13,463,202.65	13,762,287.43	13,282,836.58	13,593,417.39

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

SOUTH DAKOTA.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	28 banks.	28 banks.	28 banks.	30 banks.	34 banks.
Loans and discounts	$4,722,315.21	$4,746,483.92	$4,995,240.45	$5,381,083.82	$5,972,358.83
Overdrafts	112,144.06	91,504.21	88,162.18	112,276.29	90,295.49
Bonds for circulation	561,000.00	579,750.00	587,250.00	600,750.00	628,250.00
Bonds for deposits	190,000.00	190,000.00	190,000.00	240,000.00	240,000.00
U. S. bonds on hand					
Premiums on bonds	21,722.82	17,057.34	16,823.59	20,871.46	22,200.99
Stocks, securities, etc	752,605.65	816,039.77	656,549.54	694,569.97	721,593.38
Banking house, etc	324,600.43	320,544.65	320,160.60	339,555.58	361,215.43
Real estate, etc	156,177.57	134,768.70	128,612.07	129,973.12	132,484.27
Due from nat'l banks	481,102.59	569,396.57	827,143.55	807,281.24	801,051.34
Due from State banks	92,549.93	94,904.28	94,771.45	105,205.61	131,649.21
Due from res've ag'ts	1,129,515.43	1,234,533.97	1,729,786.11	1,585,641.18	1,636,967.74
Int'l-revenue stamps	7,696.71	5,258.06	5,831.54	3,181.72	2,625.58
Cash items	57,679.65	38,727.22	52,018.13	55,046.83	78,916.48
Clear'g-house exch'gs	10,720.46	10,963.11	12,874.85	20,311.26	24,369.39
Bills of other banks	78,163.00	58,141.00	83,417.00	70,793.00	85,945.00
Fractional currency	3,286.89	4,045.76	4,713.49	4,510.09	5,135.19
Specie	487,716.15	461,652.35	438,923.25	442,097.15	418,979.45
Legal-tender notes	208,348.00	179,214.00	211,730.00	253,033.00	315,155.00
U. S. cert's of deposit					
5% fund with Treas.	27,475.00	28,797.50	28,862.50	29,362.50	30,762.50
Due from U. S. Treas.	702.50	1,552.50	347.50	522.50	940.96
Total	9,425,522.05	9,583,334.91	10,473,217.80	10,896,066.32	11,700,896.23

TENNESSEE.

	51 banks.	53 banks.	54 banks.	55 banks.	55 banks.
Loans and discounts	$24,020,407.13	$24,278,044.85	$24,350,164.07	$24,026,896.12	$26,029,365.71
Overdrafts	1,051,556.66	782,392.94	628,295.55	567,570.44	700,971.87
Bonds for circulation	3,340,000.00	3,598,500.00	3,654,750.00	3,666,750.00	3,652,250.00
Bonds for deposits	532,000.00	532,000.00	532,000.00	682,000.00	682,000.00
U. S. bonds on hand	489,360.00	475,260.00	506,760.00	534,760.00	406,960.00
Premiums on bonds	168,749.01	160,744.81	169,959.81	174,431.25	172,113.75
Stocks, securities, etc	1,618,078.00	1,337,335.93	1,405,252.74	1,593,626.95	1,608,711.53
Banking house, etc	807,987.61	806,809.14	863,836.65	869,119.50	870,088.85
Real estate, etc	551,413.94	553,552.25	541,328.73	494,283.90	492,726.84
Due from nat'l banks	2,413,755.96	2,187,579.08	1,984,802.76	2,000,013.11	1,792,030.17
Due from State banks	1,006,772.61	779,815.09	512,413.52	497,157.12	471,134.50
Due from res've ag'ts	3,725,451.43	4,028,503.39	3,779,601.99	3,805,045.87	2,873,923.25
Int'l-revenue stamps	11,454.21	8,660.74	7,814.09	5,056.91	2,695.36
Cash items	352,960.37	327,400.47	239,123.62	341,877.17	268,754.08
Clear'g-house exch'gs	561,974.01	529,108.14	432,975.91	450,739.54	484,391.16
Bills of other banks	307,858.00	299,069.00	449,350.00	353,384.00	261,516.00
Fractional currency	14,202.94	16,112.65	17,049.68	17,594.40	15,253.68
Specie	1,625,744.70	1,925,228.90	1,952,647.64	1,832,149.93	1,519,003.54
Legal-tender notes	1,163,844.00	1,204,064.00	1,337,100.00	1,140,894.00	906,300.00
U. S. cert's of deposit					
5% fund with Treas.	162,432.52	170,781.25	167,141.25	172,238.75	172,652.50
Due from U. S. Treas.	15,150.00	8,050.00	8,300.00	12,710.00	5,955.00
Total	43,941,153.10	44,009,042.63	43,540,668.01	43,238,298.96	43,388,798.09

TEXAS.

	229 banks.	237 banks.	252 banks.	270 banks.	278 banks.
Loans and discounts	$48,946,793.92	$50,131,168.76	$54,699,254.89	$62,428,331.47	$66,947,155.13
Overdrafts	15,386,806.85	11,624,674.90	7,670,300.32	5,810,298.01	11,714,231.36
Bonds for circulation	7,537,930.00	8,042,430.00	8,377,680.00	8,682,480.00	8,772,730.00
Bonds for deposits	1,092,000.00	1,092,000.00	1,092,000.00	1,092,000.00	1,092,000.00
U. S. bonds on hand	33,200.00	57,600.00	8,200.00	7,140.00	60,660.00
Premiums on bonds	195,798.82	202,105.57	223,790.33	243,150.93	259,744.88
Stocks, securities, etc	1,391,391.41	1,387,192.72	1,299,419.83	1,502,031.59	1,373,380.71
Banking house, etc	2,117,218.34	2,101,131.67	2,183,983.70	2,325,805.66	2,358,010.74
Real estate, etc	778,545.31	733,967.29	759,241.81	741,887.72	701,209.78
Due from nat'l banks	11,144,157.23	14,027,961.10	15,169,011.57	11,087,210.43	7,997,199.14
Due from State banks	2,465,931.21	2,750,977.90	2,344,917.77	1,832,452.32	1,918,739.03
Due from res've ag'ts	19,335,696.51	22,797,733.38	22,601,436.13	16,445,467.92	9,097,008.65
Int'l-revenue stamps	63,856.66	56,864.76	52,015.18	31,596.75	28,255.56
Cash items	722,596.56	640,968.91	705,841.18	540,110.57	686,574.35
Clear'g house exch'gs	380,642.93	472,161.43	318,574.36	246,298.89	522,374.58
Bills of other banks	999,167.00	1,056,759.00	1,036,080.00	992,316.00	1,061,887.00
Fractional currency	27,503.33	40,957.28	56,752.20	64,869.28	59,589.58
Specie	5,390,423.70	5,196,457.31	5,195,119.59	5,421,666.70	5,051,445.29
Legal-tender notes	4,244,499.00	4,157,278.00	3,719,567.00	3,237,893.00	3,454,547.00
U. S. cert's of deposit					
5% fund with Treas	369,983.50	379,891.50	407,745.44	419,670.94	425,758.91
Due from U. S. Treas	44,356.03	18,531.13	22,296.68	14,478.68	25,146.68
Total	122,668,498.31	126,968,812.61	127,943,227.98	123,167,186.83	123,610,648.37

ARRANGED BY STATES AND RESERVE CITIES—Continued.

SOUTH DAKOTA.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	28 banks.	28 banks.	28 banks.	30 banks.	34 banks.
Capital stock	$1,507,500.00	$1,485,000.00	$1,485,000.00	$1,535,000.00	$1,630,000.00
Surplus fund	205,420.00	210,100.00	210,100.00	213,000.00	219,500.00
Undivided profits	395,661.81	295,900.47	336,477.81	323,014.33	356,193.14
Nat'l-bank circulation	551,047.50	572,697.50	579,950.00	578,850.00	613,950.00
State-bank circulation					
Due to national banks	33,189.52	38,419.67	43,109.10	29,739.12	81,406.21
Due to State banks	434,981.64	434,745.65	539,209.89	555,469.50	627,908.71
Due to trust co's, etc.	286.81	209.81	1,571.19	906.03	835.38
Due to reserve agents			4,087.87	2,263.12	4,959.49
Dividends unpaid	296.00	2,300.50	130.00	3,636.67	166.00
Individual deposits	6,104,189.82	6,345,440.77	7,073,927.17	7,393,251.39	7,891,204.09
U. S. deposits	113,828.94	123,928.53	135,835.43	197,585.58	172,895.69
Dep'ts U.S.dis.officers	65,120.01	56,623.37	45,803.24	27,764.57	66,475.42
Notes rediscounted		5,017.10	8,016.10	25,586.01	34,193.37
Bills payable	14,000.00	10,000.00	10,000.00	10,000.00	
Other liabilities		2,951.54			1,208.73
Total	9,425,522.05	9,583,334.91	10,473,217.80	10,896,066.32	11,700,896.23

TENNESSEE.

	51 banks.	53 banks.	54 banks.	55 banks.	55 banks.
Capital stock	$7,367,500.00	$7,202,500.00	$7,232,500.00	$7,265,440.00	$7,280,000.00
Surplus fund	1,778,383.59	1,782,371.25	1,780,371.25	1,795,872.50	1,799,152.57
Undivided profits	1,273,603.16	1,022,312.87	1,232,404.08	1,091,198.09	1,226,663.24
Nat'l-bank circulation	3,326,552.50	3,364,162.50	3,627,952.50	3,628,712.50	3,631,932.50
State-bank circulation					
Due to national banks	1,577,713.27	1,519,063.58	1,679,950.72	1,554,200.96	1,843,753.67
Due to State banks	3,252,686.13	3,376,364.12	2,755,171.81	2,470,483.77	2,098,882.31
Due to trust co's, etc.	415,398.24	853,744.71	472,300.41	395,558.57	285,848.73
Due to reserve agents	728,734.67	666,671.42	444,295.40	555,077.48	100,873.10
Dividends unpaid	5,012.86	7,672.55	3,494.05	29,564.25	13,062.65
Individual deposits	22,587,914.05	23,480,431.61	23,661,188.74	23,402,908.56	22,560,856.38
U. S. deposits	329,363.97	318,766.26	335,875.51	494,909.89	491,378.09
Dep'ts U. S. dis. officers	201,524.60	212,802.05	179,109.37	147,122.82	183,533.88
Notes rediscounted	338,105.14	49,252.41	19,054.14	82,307.41	495,696.66
Bills payable	750,000.00	130,000.00	115,000.00	305,500.00	1,375,000.00
Other liabilities	8,660.92	22,927.30	2,000.00	19,442.16	2,194.31
Total	43,941,153.10	44,009,042.63	43,540,668.01	43,238,298.96	43,388,798.09

TEXAS.

	229 banks.	237 banks.	252 banks.	270 banks.	278 banks.
Capital stock	$18,999,945.00	$19,323,460.00	$19,890,010.00	$20,539,250.00	$20,966,165.00
Surplus fund	5,118,976.13	5,558,586.87	5,498,255.24	5,746,599.17	5,731,378.89
Undivided profits	4,438,002.36	3,010,493.66	3,953,346.92	3,942,346.39	4,454,627.53
Nat'l-bank circulation	7,323,740.00	7,647,745.00	8,247,705.00	8,527,625.00	8,712,670.00
State-bank circulation					
Due to national banks	8,299,788.38	10,126,092.67	9,948,481.60	7,738,195.04	5,795,562.54
Due to State banks	2,788,504.93	2,257,083.76	2,081,755.74	1,573,132.26	1,249,618.98
Due to trust co's, etc.	5,007.71	1,031.25	4,500.01	4,000.01	16,795.58
Due to reserve agents	157,212.88	67,181.31	16,519.20	52,728.37	342,991.84
Dividends unpaid	24,755.34	25,586.04	9,322.18	83,596.13	28,285.73
Individual deposits	73,483,845.51	77,457,125.17	76,668,067.28	72,605,439.90	69,429,418.87
U. S. deposits	859,430.35	829,066.24	840,042.63	902,384.08	993,470.75
Dep'ts U. S. dis. officers	131,051.41	150,046.33	166,616.66	86,584.00	107,606.46
Notes rediscounted	535,587.73	170,019.25	297,619.25	649,900.61	2,268,049.31
Bills payable	484,150.00	301,050.00	315,550.00	707,800.16	3,486,500.16
Other liabilities	18,500.58	44,245.06	5,436.30	7,605.71	27,506.73
Total	122,668,498.31	126,968,812.61	127,943,227.98	123,167,186.83	123,610,648.37

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

CITY OF HOUSTON.

Resources.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	5 banks.	5 banks.	5 banks.	6 banks.	6 banks.
Loans and discounts	$2,949,142.78	$2,994,702.53	$2,962,002.84	$3,290,429.47	$4,013,626.95
Overdrafts	1,459,804.62	967,487.18	443,332.74	181,817.81	808,360.81
Bonds for circulation	380,000.00	380,000.00	380,000.00	430,000.00	430,000.00
Bonds for deposits					
U. S. bonds on hand					
Premiums on bonds	19,960.53	20,639.70	20,225.12	21,966.79	21,833.46
Stocks, securities, etc	24,912.92	22,690.34	22,434.22	25,091.89	19,581.42
Banking house, etc	188,700.03	188,271.78	188,855.92	192,953.45	196,658.64
Real estate, etc	84,210.89	84,138.39	122,318.64	122,033.64	122,887.62
Due from nat'l banks	1,006,517.87	1,171,650.47	2,138,430.97	1,761,561.95	1,428,230.36
Due from State banks	157,038.97	142,426.23	88,393.93	95,709.03	137,241.57
Due from res've ag'ts	1,012,789.26	1,226,459.36	1,833,815.63	1,825,710.74	909,269.03
Int'l revenue stamps	5,327.77	3,143.94	2,440.34	697.20	557.66
Cash items	3,350.21	2,619.78	2,295.41	4,348.62	1,595.87
Clear'g-house exch'gs	12,307.72	122,024.03	40,796.91	20,161.14	51,914.43
Bills of other banks	110,067.60	266,379.00	167,051.00	121,838.00	147,625.00
Fractional currency	3,174.60	2,924.59	4,440.88	2,302.07	3,136.02
Specie	933,651.95	1,097,869.30	974,837.55	1,078,138.25	1,017,022.65
Legal-tender notes	519,598.00	628,056.00	663,638.00	793,256.00	873,643.00
U. S. cert's of deposit					
5% fund with Treas	18,875.00	17,372.50	18,875.00	18,875.00	21,375.00
Due from U. S. Treas					
Total	8,889,430.12	9,338,855.12	10,074,185.10	9,986,891.05	10,204,559.49

UTAH.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts	$3,454,964.14	$3,721,343.64	$3,748,208.74	$3,855,587.83	$4,003,413.08
Overdrafts	411,571.31	312,963.82	286,792.14	324,651.13	405,233.75
Bonds for circulation	1,094,000.00	1,275,000.00	1,275,000.00	1,275,000.00	1,275,000.00
Bonds for deposits	725,000.00	725,000.00	725,000.00	700,000.00	675,000.00
U. S. bonds on hand	700.00	6,900.00	6,900.00	6,900.00	
Premiums on bonds	37,571.00	38,905.25	38,905.25	38,905.25	37,125.00
Stocks, securities, etc	804,913.87	766,902.08	608,490.82	726,935.74	797,573.29
Banking house, etc	265,272.30	261,072.30	261,072.30	255,932.30	255,932.30
Real estate, etc	117,762.09	132,838.85	127,071.40	108,719.85	108,266.40
Due from nat'l banks	161,065.59	163,795.18	197,307.25	233,261.36	250,032.30
Due from State banks	353,697.03	256,434.60	469,339.76	577,181.39	697,310.60
Due from res've ag'ts	1,545,358.93	1,176,641.79	1,556,359.65	1,987,907.10	1,858,368.71
Int'l revenue stamps	4,894.41	4,045.53	4,975.35	3,464.81	3,432.70
Cash items	32,109.60	11,151.14	7,540.02	17,721.35	14,027.56
Clear'g-house exch'gs	64,602.75	125,798.32	54,526.31	153,614.58	104,374.99
Bills of other banks	31,661.00	26,818.00	32,151.00	33,372.00	16,252.00
Fractional currency	2,772.01	3,082.41	2,012.76	4,892.27	2,833.38
Specie	939,741.65	992,117.10	1,014,117.28	1,064,191.40	881,336.50
Legal-tender notes	91,742.00	97,826.00	77,748.00	71,982.00	73,187.00
U. S. cert's of deposit					
5% fund with Treas	54,700.00	63,053.50	63,750.00	63,750.00	63,750.00
Due from U. S. Treas	605.00	900.00	5.00	5.00	5.00
Total	10,194,704.68	10,162,589.51	10,557,273.03	11,503,975.36	11,522,454.56

VERMONT.

	48 banks.	48 banks.	47 banks.	47 banks.	47 banks.
Loans and discounts	$12,800,012.90	$12,549,971.50	$12,476,195.94	$12,509,193.28	$12,818,334.61
Overdrafts	51,932.76	53,630.45	48,965.40	49,137.64	45,370.91
Bonds for circulation	3,937,500.00	4,087,500.00	4,142,500.00	4,212,500.00	4,212,500.00
Bonds for deposits	300,000.00	300,000.00	290,000.00	290,000.00	290,000.00
U. S. bonds on hand	113,700.00	64,600.00	64,400.00	65,400.00	65,400.00
Premiums on bonds	86,149.43	52,594.32	56,314.32	32,514.32	34,326.82
Stocks, securities, etc	2,984,338.56	3,115,361.38	3,311,109.30	3,440,649.91	3,967,208.56
Banking house, etc	299,332.58	291,608.06	277,516.54	277,485.77	277,539.22
Real estate, etc	187,990.70	183,187.18	172,712.96	147,460.43	149,681.96
Due from nat'l banks	138,138.11	143,080.29	181,069.55	157,546.48	178,279.68
Due from State banks	101,471.63	311,899.75	106,356.29	167,684.71	85,203.11
Due from res've ag'ts	2,496,314.36	2,778,516.87	2,501,495.52	2,914,563.44	2,577,645.47
Int'l revenue stamps	9,251.32	8,266.07	5,927.10	4,415.09	3,458.99
Cash items	152,340.27	88,203.53	78,432.71	119,780.64	107,131.16
Clear'g-house exch'gs					
Bills of other banks	211,399.00	155,614.00	145,627.00	171,782.00	209,635.00
Fractional currency	6,160.12	6,435.84	6,690.95	7,132.19	6,948.70
Specie	671,653.93	672,367.39	661,697.54	647,725.94	716,375.52
Legal-tender notes	291,539.00	230,918.60	235,476.00	231,554.00	253,412.00
U. S. cert's of deposit					
5% fund with Treas	187,875.00	194,025.00	174,895.00	199,375.00	198,712.50
Due from U. S. Treas	4,142.50	6,370.00	2,800.00	1,032.50	1,802.50
Total	25,031,242.47	25,297,152.63	24,943,182.12	25,646,933.34	26,198,966.71

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF HOUSTON.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	5 banks.	5 banks.	5 banks.	6 banks.	6 banks.
Capital stock	$1,100,000.00	$1,100,000.00	$1,100,000.00	$1,350,000.00	$1,350,000.00
Surplus fund	610,000.00	615,000.00	615,000.00	675,000.00	675,000.00
Undivided profits	242,087.76	221,248.84	280,990.40	200,639.91	219,922.69
Nat'l bank circulation	355,000.00	305,000.00	350,350.00	348,300.00	389,450.00
State-bank circulation					
Due to national banks	1,560,461.73	1,821,724.38	2,262,891.93	1,840,666.63	1,529,271.52
Due to State banks	669,924.36	633,134.37	570,050.38	415,263.00	556,619.49
Due to trust co's, etc	16,090.80	8,653.98	14,609.95	23,635.70	33,001.74
Due to reserve agents					65,197.55
Dividends unpaid	4,409.00	5,283.00	4,749.00	25,814.15	7,850.75
Individual deposits	4,330,937.74	4,628,585.55	4,874,918.44	5,105,071.66	5,375,643.25
U. S. deposits					
Dep'ts U.S. dis. officers					
Notes rediscounted					
Bills payable					
Other liabilities	518.73	225.00	625.00	2,500.00	2,602.50
Total	8,889,430.12	9,338,855.12	10,074,185.10	9,986,891.05	10,204,559.49

UTAH.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	$1,600,000.00	$1,600,000.00	$1,600,000.00	$1,600,000.00	$1,600,000.00
Surplus fund	398,117.96	404,500.00	404,500.00	409,987.23	410,000.00
Undivided profits	267,818.26	256,457.00	299,977.45	260,501.58	300,302.18
Nat'l-bank circulation	1,093,497.50	1,086,967.50	1,259,397.50	1,254,547.50	1,271,997.50
State bank circulation					
Due to national banks	150,550.31	149,363.43	187,585.56	221,610.12	230,972.47
Due to State banks	408,963.39	424,748.72	360,903.54	406,275.74	454,683.64
Due to trust co's, etc	39,393.36	128,761.25	137,675.77	115,955.63	106,738.33
Due to reserve agents				454.47	
Dividends unpaid	3,703.00	7,751.83	883.33	4,685.33	256.33
Individual deposits	5,592,128.98	5,470,220.93	5,665,012.96	6,468,962.95	6,483,819.09
U. S. deposits	605,537.70	590,439.03	599,175.39	611,843.73	609,937.48
Dep'ts U.S. dis. officers	26,537.39	43,379.82	31,415.43	20,441.27	45,673.85
Notes rediscounted					
Bills payable					
Other liabilities	8,456.83		10,746.10	128,709.81	8,073.69
Total	10,194,704.68	10,162,589.51	10,557,273.03	11,503,975.36	11,522,454.56

VERMONT.

	48 banks.	48 banks.	47 banks.	47 banks.	47 banks.
Capital stock	$6,760,000.00	$6,745,000.00	$6,685,000.00	$6,435,000.00	$6,435,000.00
Surplus fund	1,437,962.71	1,444,601.81	1,439,326.81	1,448,905.00	1,446,380.00
Undivided profits	1,208,378.18	1,027,827.87	1,128,798.66	1,062,805.34	1,129,180.28
Nat'l-bank circulation	3,856,239.00	3,991,176.50	4,072,801.50	4,150,009.00	4,169,264.00
State-bank circulation					
Due to national banks	131,545.86	94,662.02	82,004.18	98,843.57	78,184.40
Due to State banks	7,539.70	11,071.08	800.26	85,814.51	545.18
Due to trust co's, etc	342,122.42	358,032.71	517,597.80	633,752.13	518,248.86
Due to reserve agents	11,629.83	13,447.66	13,260.24	3,424.04	5,250.07
Dividends unpaid	5,371.18	19,884.21	6,614.80	29,999.27	10,905.31
Individual deposits	10,975,080.89	11,052,051.80	10,691,204.06	11,363,060.43	12,073,976.10
U. S. deposits	247,887.44	254,449.20	249,141.67	249,876.34	280,505.25
Dep'ts U.S. dis. officers	11,521.77	7,197.89	10,982.64	6,093.98	8,027.26
Notes rediscounted	8,608.16	18,692.88		20,000.00	15,000.00
Bills payable	27,000.00	35,000.00	45,000.00	55,000.00	28,500.00
Other liabilities	355.33	224,057.00	649.50	4,349.73	
Total	25,031,242.47	25,297,152.63	24,943,182.12	25,646,933.34	26,198,966.71

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

VIRGINIA.

Resources.	DECEMBER 13. 45 banks.	FEBRUARY 5. 46 banks.	APRIL 24. 46 banks.	JULY 15. 47 banks.	SEPTEMBER 30. 47 banks.
Loans and discounts.	$22,711,628.07	$23,066,930.47	$23,589,104.15	$23,535,135.49	$24,746,874.87
Overdrafts	92,675.71	73,476.78	87,750.51	107,196.33	97,524.35
Bonds for circulation.	3,693,000.00	3,715,200.00	3,861,500.00	3,944,250.00	4,003,500.00
Bonds for deposits	2,728,000.00	2,800,350.00	2,751,000.00	2,740,500.00	2,765,500.00
U. S. bonds on hand	158,780.00	125,400.00	153,540.00	83,940.00	83,120.00
Premiums on bonds	132,367.53	148,631.21	138,689.98	158,169.99	171,860.32
Stocks, securities, etc	1,801,299.85	1,765,576.21	2,122,967.27	2,450,894.22	2,616,292.55
Banking house, etc	787,894.55	771,982.53	793,093.07	777,005.46	781,242.70
Real estate, etc	245,539.82	239,445.08	236,371.91	231,413.73	217,118.30
Due from nat'l banks	1,595,242.73	1,422,298.53	1,545,057.03	1,463,542.80	1,690,706.03
Due from State banks	736,871.17	582,227.19	643,370.07	538,290.91	542,391.07
Due from res've agt's	3,533,376.63	3,197,966.22	3,746,180.32	3,873,076.86	3,887,400.26
Int'l revenue stamps.	8,798.64	8,324.41	6,819.78	3,728.25	3,243.36
Cash Items	184,322.27	150,252.57	181,522.17	229,079.50	214,696.77
Clear'g-house exch'gs	350,007.13	349,849.31	392,875.72	937,484.70	559,411.21
Bills of other banks	179,676.00	149,831.00	186,723.00	196,110.00	149,469.00
Fractional currency	17,447.99	21,501.65	18,103.75	17,186.49	16,519.83
Specie	1,152,643.46	1,221,603.00	1,179,774.80	1,156,905.90	1,122,292.44
Legal-tender notes	1,091,647.00	889,934.00	1,085,349.00	1,114,897.00	810,983.00
U. S. cert's of deposit.					
5% fund with Treas.	179,865.00	179,230.00	183,499.00	186,430.10	192,078.00
Due from U. S. Treas.	11,570.00	35,670.00	13,039.35	8,850.00	5,850.00
Total	41,392,653.55	40,918,680.16	42,916,630.88	43,754,087.73	44,678,074.06

WASHINGTON.

	31 banks.	31 banks.	31 banks.	31 banks.	30 banks.
Loans and discounts.	$13,732,797.26	$13,587,371.32	$13,896,621.46	$14,109,607.45	$15,077,924.73
Overdrafts	545,796.51	583,015.63	422,165.78	432,606.42	450,815.67
Bonds for circulation	1,153,800.00	1,141,300.00	1,176,300.00	1,201,300.00	1,213,800.00
Bonds for deposits	1,051,200.00	1,126,400.00	1,076,400.00	1,076,400.00	1,076,400.00
U. S. bonds on hand	297,000.00	247,730.00	378,400.00	377,900.00	351,960.00
Premiums on bonds	124,541.87	72,507.41	83,763.88	85,800.88	84,713.38
Stocks, securities, etc	1,703,809.95	1,780,764.44	1,712,876.02	1,851,746.97	2,260,702.12
Banking house etc	298,839.08	293,088.36	309,855.00	309,953.09	309,732.01
Real estate, etc	1,069,826.75	1,040,096.13	1,026,528.25	987,956.43	969,058.61
Due from nat'l banks.	1,354,321.17	1,160,223.92	1,623,224.63	1,353,193.92	1,793,463.19
Due from State banks	1,083,825.66	1,183,616.18	1,456,089.67	1,509,997.23	1,699,880.14
Due from res've ag'ts	3,556,592.54	3,322,687.72	4,519,075.34	4,481,259.70	4,873,594.33
Int'l-revenue stamps.	26,075.89	22,375.81	17,979.38	8,079.99	6,240.16
Cash items	154,099.06	116,708.42	161,103.68	150,634.10	183,330.08
Clear'g-house exch'gs	234,736.72	201,219.87	256,248.29	417,746,83	358,909.94
Bills of other banks	125,115.00	86,578.00	86,401.00	130,341.00	116,744.00
Fractional currency	4,110.02	6,473.52	6,615.15	7,256.86	6,575.70
Specie	2,776,395.61	2,858,105.75	2,807,901.25	2,524,831.55	2,725,136.64
Legal-tender notes	166,846.00	170,232.00	171,316.00	201,796.00	177,708.00
U. S. cert's of deposit.					
5% fund with Treas.	57,657.50	56,360.00	58,235.00	59,515.00	60,160.00
Due from U. S. Treas.	155.00	5,015.00	7.50	2,245.00	205.00
Total	29,517,541.59	29,061,869.48	31,247,110.28	31,280,168.42	33,797,053.70

WEST VIRGINIA.

	40 banks.	42 banks.	44 banks.	46 banks.	46 banks.
Loans and discounts.	$13,672,937.55	$13,753,331.74	$14,520,046.40	$14,969,211.31	$15,352,890.22
Overdrafts	92,007.78	87,465.00	101,476.57	111,079.52	90,765.33
Bonds for circulation	2,298,300.00	2,499,750.00	2,695,000.00	2,783,750.00	2,857,500.00
Bonds for deposits	835,000.00	835,000.00	835,000.00	845,000.00	795,000.00
U. S. bonds on hand	69,800.00	73,200.00	93,000.00	38,300.00	35,000.00
Premiums on bonds	77,999.87	83,200.61	94,835.33	87,115.14	94,734.11
Stocks, securities, etc	1,335,916.76	1,102,607.61	1,430,358.76	1,651,181.16	1,749,519.12
Banking house, etc	872,096.26	875,334.23	883,152.65	889,403.86	874,966.80
Real estate, etc	129,739.27	123,379.08	123,849.10	127,531.48	127,589.81
Due from nat'l banks.	1,406,054.06	1,671,760.91	1,623,781.02	1,689,365.39	1,931,804.25
Due from State banks	572,719.96	522,030.48	793,425.99	771,236.84	832,576.27
Due from res've ag'ts	2,888,105.58	2,772,589.91	3,213,533.15	3,670,421.40	3,690,963.37
Int'l-revenue stamps.	12,749.57	11,114.84	10,646.87	8,540.02	6,360.51
Cash items	112,498.33	86,524.86	138,556.77	140,108.71	202,109.90
Clear'g-house exch'gs	6,354.26	14,810.08	11,863.76	30,660.47	37,065.82
Bills of other banks	130,523.00	95,346.00	135,777.00	134,741.00	91,113.00
Fractional currency	12,914.02	12,238.55	12,156.63	11,642.29	13,867.42
Specie	1,029,205.99	1,058,447.71	1,045,892.01	1,124,822.04	940,217.12
Legal-tender notes	705,181.00	647,006.00	588,171.00	646,358.00	580,276.00
U. S. cert's of deposit					
5% fund with Treas	108,414.70	122,428.30	126,638.00	137,945.00	137,522.50
Due from U. S. Treas	5,466.82	1,686.12	1,725.32	2,891.72	1,614.12
Total	26,394,684.72	26,753,012.03	28,478,886.33	29,871,245.26	30,443,455.67

ARRANGED BY STATES AND RESERVE CITIES—Continued.

VIRGINIA.

Liabilities.	DECEMBER 13.	FEBRUARY 5.	APRIL 24.	JULY 15.	SEPTEMBER 30.
	45 banks.	46 banks.	46 banks.	47 banks.	47 banks.
Capital stock	$5,228,810.00	$5,253,760.00	$5,262,620.00	$5,334,430.00	$5,343,500.00
Surplus fund	1,837,100.00	1,854,063.98	1,854,563.98	1,913,197.60	1,915,197.60
Undivided profits	2,385,603.05	2,312,674.26	2,608,240.17	2,480,467.06	2,655,565.64
Nat'l-bank circulation	3,637,750.00	3,672,060.00	3,797,540.00	3,866,355.00	3,968,750.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	1,478,992.02	1,337,570.85	1,531,613.52	1,405,177.84	1,806,023.17
Due to State banks	1,844,483.59	1,915,221.01	1,862,610.17	1,574,863.95	1,724,258.65
Due to trust co's, etc.	49,249.35	29,616.10	83,369.10	27,060.99	12,391.00
Due to reserve agents	159,780.83	156,056.74	181,710.35	87,274.39	109,810.99
Dividends unpaid	2,416.12	5,554.62	2,581.62	15,310.62	4,862.12
Individual deposits	21,281,300.31	21,215,159.90	22,544,169.78	23,657,684.48	23,400,275.53
U. S. deposits	2,337,196.10	2,175,651.45	2,222,552.16	2,345,043.34	2,365,091.65
Dep'ts U.S.dis.officers	280,896.12	353,036.81	311,135.21	262,022.46	360,320.23
Notes rediscounted	92,778.00	116,386.60	84,199.82	72,455.00	336,034.73
Bills payable	343,365.00	153,365.00	240,000.00	400,000.00	398,305.82
Other liabilities	432,933.06	368,502.84	329,725.00	312,745.00	277,686.93
Total	41,392,653.55	40,918,680.16	42,916,630.88	43,754,087.73	44,678,074.06

WASHINGTON.

	31 banks.	31 banks.	31 banks.	31 banks.	30 banks.
Capital stock	$3,255,000.00	$3,235,000.00	$3,205,000.00	$3,205,000.00	$3,155,000.00
Surplus fund	564,335.14	651,000.00	642,200.00	679,000.00	692,500.00
Undivided profits	896,920.07	700,624.42	785,123.07	821,375.90	951,274.63
Nat'l-bank circulation	994,645.00	983,817.50	1,011,082.50	1,117,700.00	1,105,193.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	838,221.34	899,042.70	1,160,602.02	910,625.62	1,390,649.08
Due to State banks	1,049,112.60	1,000,338.13	894,332.20	1,152,166.78	1,205,134.07
Due to trust co's, etc.	30,621.84	26,813.10	54,719.76	4,116.00	23,468.94
Due to reserve agents	1,445.88	8,262.79	1,017.34	4,603.89	2,657.27
Dividends unpaid	2,820.20	44,791.30	1,285.50	20,894.30	1,820.50
Individual deposits	20,821,233.60	20,401,120.67	22,473,251.86	22,415,497.48	24,254,502.74
U. S. deposits	624,047.52	665,050.10	573,447.83	316,350.58	480,797.07
Dep'ts U.S.dis.officers	402,568.40	377,833.77	444,538.20	625,937.87	492,656.40
Notes rediscounted	10,000.00	.....	.....	.....	.....
Bills payable	25,000.00	65,000.00	.....	5,000.00	34,000.00
Other liabilities	1,570.00	3,175.00	510.00	1,900.00	4,400.00
Total	29,517,541.59	29,061,869.48	31,247,110.28	31,280,168.42	33,797,053.70

WEST VIRGINIA.

	40 banks.	42 banks.	44 banks.	46 banks	46 banks.
Capital stock	$3,856,000.00	$3,913,500.00	$3,973,860.00	$4,083,040.00	$4,042,500.00
Surplus fund	1,085,672.27	1,156,954.48	1,167,881.38	1,209,477.31	1,203,362.22
Undivided profits	586,407.34	460,807.27	606,231.02	529,896.77	628,780.39
Nat'l-bank circulation	2,249,307.50	2,415,605.00	2,647,027.50	2,727,427.50	2,812,492.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	568,943.29	650,878.49	614,356.55	731,825.02	716,728.60
Due to State banks	923,553.49	871,318.58	882,357.84	872,544.91	913,165.15
Due to trust co's, etc.	120.21	710.08	30,650.00	20,721.86	10,337.24
Due to reserve agents	9,447.74	6,943.77	5,220.91	18,691.44	9,844.79
Dividends unpaid	6,742.98	14,042.08	8,399.08	26,015.48	9,603.00
Individual deposits	16,191,590.87	16,443,713.12	17,706,200.89	18,777,375.81	19,197,755.84
U. S. deposits	760,104.27	758,642.18	719,291.68	785,385.14	789,792.06
Dep'ts U.S.dis.officers	1,934.89	3,396.98	42,727.48	3,143.72	5,728.88
Notes rediscounted	13,038.12	.....	26,676.00	24,700.00	26,365.00
Bills payable	96,000.00	8,500.00	3,000.00	10,000.00	10,000.00
Other liabilities	45,821.75	45,000.00	45,000.00	51,000.00	67,000.00
Total	26,394,684.72	26,753,012.03	28,478,886.33	29,871,245.26	30,443,455.67

ABSTRACT OF REPORTS SINCE SEPTEMBER 5, 1900,

WISCONSIN.

Resources.	DECEMBER 13. 84 banks.	FEBRUARY 5. 85 banks.	APRIL 24. 86 banks.	JULY 15. 87 banks.	SEPTEMBER 30. 89 banks.
Loans and discounts	$32,297,157.61	$32,518,233.75	$33,980,528.12	$35,067,377.40	$35,569,464.21
Overdrafts	297,526.98	367,038.11	307,289.31	298,876.15	336,897.27
Bonds for circulation	3,276,970.00	3,342,170.00	3,373,420.00	3,376,120.00	3,401,120.00
Bonds for deposits	550,000.00	550,000.00	550,000.00	652,700.00	652,700.00
U. S. bonds on hand	120,140.00	103,340.00	107,260.00	99,120.00	199,120.00
Premiums on bonds	35,755.86	35,140.56	39,757,53	52,364.97	61,927.87
Stocks, securities, etc	4,047,994.96	4,222,091.85	4,454,062.95	4,500,064.39	4,718,657.13
Banking house, etc	869,063.60	887,557.92	924,748.29	932,485.04	957,321.85
Real estate, etc	184,629.77	189,678.16	190,904.13	185,547.44	214,246.25
Due from nat'l banks	825,015.02	918,865.38	998,808.85	792,991.29	781,272.17
Due from State banks	252,037.29	356,561.46	335,607.38	326,827.36	276,578.49
Due from res've ag'ts	7,300,489.71	8,448,935.36	8,241,703.59	7,746,449.03	8,456,283.35
Int'l-revenue stamps	27,671.76	24,408.29	21,335.81	12,345.61	10,791.87
Cash items	165,909.30	185,307.22	145,360.59	203,137.15	238,623.27
Clear'g-house exch'gs	11,660.98	12,343.49	6,034.13	19,878.72	11,357.00
Bills of other banks	298,189.00	225,295.00	267,598.00	318,990.00	228,076.00
Fractional currency	22,021.72	26,278.94	23,486.49	24,480.71	26,885.52
Specie	2,309,457.66	2,254,394.71	2,226,573.39	2,166,995.82	2,253,239.19
Legal-tender notes	925,550.00	720,637.00	885,701.00	944,153.00	815,370.00
U. S. cert's of deposit	.....	.....	50,000.00	55,000.00	75,000.00
5% fund with Treas	161,441.00	162,098.50	167,921.00	166,646.00	168,521.00
Due from U. S. Treas	6,737.50	4,725.00	7,752.50	8,502.50	8,502.50
Total	53,984,519.72	55,555,100.70	57,305,853.06	57,951,050.58	59,401,954.94

CITY OF MILWAUKEE.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts	$22,110,921.38	$22,602,735.49	$22,693,242.02	$22,776,197.73	$23,398,109.34
Overdrafts	227,895.68	395,562.28	267,385.93	270,188.90	372,817.08
Bonds for circulation	900,000.00	900,000.00	950,000.00	1,050,000.00	1,050,000.00
Bonds for deposits	660,000.00	660,000.00	660,000.00	1,160,000.00	1,160,000.00
U. S. bonds on hand	14,950.00	18,710.00	18,570.00	13,670.00	11,550.00
Premiums on bonds	4,411.65	4,253.35	4,000.00	37,920.00	35,000.00
Stocks, securities, etc	2,009,802.91	2,847,147.91	2,813,774.75	2,823,208.78	2,410,186.17
Banking house, etc	124,008.68	100,910.73	101,214.50	98,815.23	98,855.23
Real estate, etc	114,001.34	118,763.49	113,714.40	113,150.85	112,624.85
Due from nat'l banks	1,661,319.91	1,891,638.70	1,691,135.71	1,793,334.96	1,805,516.15
Due from State banks	1,099,787.53	1,064,609.70	1,037,600.11	1,029,970.44	1,096,048.02
Due from res've ag'ts	4,296,885.21	4,778,136.29	5,154,949.98	4,885,050.24	4,623,679.82
Int'l-revenue stamps	12,541.43	12,695.52	8,511.47	6,401.91	7,244.63
Cash items	37,495.53	16,196.11	6,691.36	37,518.02	7,395.86
Clear'g-house exch'gs	509,099.32	428,979.14	778,787.50	656,398.25	600,130.97
Bills of other banks	46,213.00	48,541.00	47,483.00	51,022.00	48,589.00
Fractional currency	8,839.95	15,110.87	10,853.82	6,579.91	8,385.53
Specie	2,310,767.00	2,434,498.00	2,475,132.00	2,650,282.00	2,377,246.00
Legal-tender notes	1,245,398.00	1,337,825.00	1,368,845.00	1,525,055.00	1,525,469.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	42,500.00	45,000.00	47,500.00	52,500.00	52,500.00
Due from U. S. Treas	14,600.00	6,000.00	11,200.00	7,450.00	4,000.00
Total	37,451,438.52	39,727,313.58	40,260,591.55	41,044,714.22	40,805,347.65

WYOMING.

	14 banks.	14 banks.	13 banks.	13 banks.	14 banks.
Loans and discounts	$3,230,155.52	$3,349,571.20	$3,751,515.72	$3,748,485.24	$3,810,296.11
Overdrafts	173,353.47	161,274.89	120,394.05	168,326.12	135,710.38
Bonds for circulation	415,500.00	478,000.00	453,000.00	447,000.00	453,250.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand	.....	.....	.....	.....	.....
Premiums on bonds	8,870.10	9,376.35	7,623.22	7,719.47	7,811.97
Stocks, securities, etc	225,991.39	193,322.60	186,618.70	194,232.70	209,426.20
Banking house, etc	105,869.52	103,043.77	96,354.73	97,921.79	108,090.81
Real estate, etc	134,576.31	137,897.48	130,655.68	126,781.64	121,481.64
Due from nat'l banks	208,271.73	152,565.71	219,627.15	191,350.34	171,542.45
Due from State banks	14,866.87	42,853.75	30,964.26	60,007.81	65,227.81
Due from res've ag'ts	1,015,352.16	879,333.25	577,661.97	787,329.29	713,613.40
Int'l-revenue stamps	6,112.96	4,672.05	4,201.23	2,210.03	1,650.29
Cash items	21,091.16	11,507.02	18,448.69	21,459.33	11,005.50
Clear'g-house exch'gs	.....	990.90	119.60	253.53	1,755.77
Bills of other banks	17,472.00	36,003.00	10,262.00	13,960.00	19,598.00
Fractional currency	1,798.99	2,503.54	2,063.39	2,104.44	2,876.60
Specie	292,415.65	298,206.80	275,481.40	284,018.35	245,110.90
Legal-tender notes	71,263.00	70,517.00	70,668.00	50,913.00	59,230.00
U. S. cert's of deposit	.....	.....	.....	.....	.....
5% fund with Treas	20,462.50	23,900.00	22,650.00	22,350.00	22,350.00
Due from U. S. Treas	6.02	1,306.02	6.02	1,006.02	700.00
Total	6,013,429.35	6,006,845.33	6,028,318.81	6,277,429.10	6,210,727.83

ARRANGED BY STATES AND RESERVE CITIES—Continued.

WISCONSIN.

Liabilities.	DECEMBER 13. 84 banks.	FEBRUARY 5. 85 banks.	APRIL 24. 86 banks.	JULY 15. 87 banks.	SEPTEMBER 30. 89 banks.
Capital stock	$7,111,000.00	$7,151,500.00	$7,190,000.00	$7,215,000.00	$7,275,930.00
Surplus fund	1,736,859.26	1,774,803.35	1,775,614.42	1,803,479.19	1,799,979.19
Undivided profits	1,066,364.20	789,288.35	983,258.50	915,555.03	1,138,588.55
Nat'l-bank circulation	3,233,686.50	3,284,563.00	3,346,060.00	3,242,380.00	3,361,830.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	196,298.07	199,944.65	320,578.32	317,404.29	271,721.08
Due to State banks	849,654.28	1,024,613.92	1,161,508.92	1,093,880.77	1,149,288.47
Due to trust co's, etc.	1,248.97	5,036.96	275.34	6,275.00	185.74
Due to reserve agents	30,191.22	12,100.41	18,606.89	6,202.17	14,379.08
Dividends unpaid	2,496.00	7,127.50	1,193.00	14,146.67	10,363.50
Individual deposits	39,228,749.93	40,782,975.88	41,989,443.25	42,652,999.11	43,712,955.70
U. S. deposits	500,267.53	503,217.96	494,912.34	605,221.35	623,084.79
Dep'ts U. S. dis. officers	25,879.10	15,893.00	20,087.12	11,649.79	.....
Notes rediscounted	.....	.....	.....	.....	23,065.97
Bills payable	.....	.....	.....	25,000.00	15,000.00
Other liabilities	1,824.66	4,035.72	4,314.96	41,857.21	5,291.87
Total	53,984,519.72	55,555,100.70	57,305,853.06	57,951,050.58	59,401,954.94

CITY OF MILWAUKEE.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	$3,250,000.00	$3,250,000.00	$3,250,000.00	$3,250,000.00	$3,250,000.00
Surplus fund	737,500.00	850,000.00	850,000.00	925,000.00	925,000.00
Undivided profits	557,163.86	404,421.72	505,417.81	451,330.62	512,071.41
Nat'l-bank circulation	845,050.00	889,300.00	930,600.00	1,043,250.00	1,028,300.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	3,368,272.56	4,112,381.49	3,833,574.11	3,812,706.82	3,918,634.99
Due to State banks	2,714,560.56	3,833,279.76	3,389,607.64	3,275,126.79	3,002,788.31
Due to trust co's, etc.	45,137.10	167,459.82	126,163.79	78,387.14	133,719.79
Due to reserve agents	239,899.30	205,527.81	101,750.26	175,676.15	305,094.90
Dividends unpaid	840.00	2,230.00	1,650.00	2,286.00	435.00
Individual deposits	25,067,640.12	25,391,192.07	26,647,339.31	26,929,812.11	26,578,081.80
U. S. deposits	462,546.45	497,264.35	484,615.27	979,295.03	1,019,478.01
Dep'ts U. S. dis. officers	162,828.57	124,256.56	139,873.36	121,843.56	131,743.44
Notes rediscounted	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Other liabilities	.....	.....	.....	.....	.....
Total	37,451,438.52	39,727,313.58	40,260,591.55	41,044,714.22	40,805,347.65

WYOMING.

	14 banks.	14 banks.	13 banks.	13 banks.	14 banks.
Capital stock	$885,000.00	$885,000.00	$860,000.00	$860,000.00	$885,000.00
Surplus fund	125,750.00	131,400.00	132,750.00	140,550.00	142,800.00
Undivided profits	167,891.09	126,518.73	125,151.23	148,922.45	183,015.90
Nat'l-bank circulation	413,200.00	475,300.00	449,700.00	445,650.00	445,400.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	87,349.63	94,312.97	107,442.87	126,148.51	80,621.77
Due to State banks	159,606.73	151,421.28	94,135.35	127,434.45	158,733.32
Due to trust co's, etc.	.....	.....	.....	.....	2,440.10
Due to reserve agents	.....	1,045.95	2,694.25	2,166.06	1,098.31
Dividends unpaid	.....	4,380.00	721.00	9,000.00	1,530.00
Individual deposits	4,127,995.97	4,089,987.64	4,147,775.03	4,315,341.07	4,230,824.44
U. S. deposits	37,961.73	10,523.55	41,312.83	43,503.72	33,821.28
Dep'ts U. S. dis. officers	8,674.20	6,955.21	5,961.56	3,712.84	15,442.71
Notes rediscounted	.....	.....	35,674.69	.....	10,000.00
Bills payable	.....	.....	25,000.00	55,000.00	20,000.00
Other liabilities	.....	.....	.....	.....	.....
Total	6,013,429.35	6,006,845.33	6,028,318.81	6,277,429.10	6,210,727.83

A SUMMARY

OF THE

IMPORTANT ITEMS OF RESOURCES AND LIABILITIES

OF

THE NATIONAL BANKS,

BY STATES,

FROM 1863 TO 1901.

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC., OF NATIONAL BANKS, IN THOUSANDS, OCTOBER, 1863, TO 1901.

MAINE.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items. *a*	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863	1	$5	$51	$11	$50	.....	.....	.....	$19	$69
1864	16	2,898	2,858	792	2,540	$7	$150	$1,249	1,313	7,433
1865	58	8,750	9,831	1,921	8,341	193	715	4,399	5,126	22,653
1866	61	10,396	9,883	2,095	9,085	572	685	7,243	6,542	24,997
1867	61	9,870	9,791	1,773	9,085	758	734	7,475	4,802	23,649
1868	61	10,189	9,915	1,664	9,085	1,197	637	7,470	5,076	24,236
1869	61	11,113	9,558	1,541	9,125	1,398	810	7,401	4,503	24,065
1870	61	11,377	9,266	1,688	9,125	1,531	929	7,400	4,855	24,619
1871	61	12,131	9,078	1,761	9,125	1,665	1,110	7,381	5,588	25,736
1872	61	12,567	9,076	1,988	9,125	1,779	1,293	7,498	5,492	26,070
1873	63	13,523	9,449	1,939	9,440	1,892	1,468	7,783	6,494	28,012
1874	64	13,789	9,458	1,984	9,740	2,149	1,396	7,802	6,325	28,052
1875	69	14,047	9,890	1,919	10,310	2,103	1,559	8,103	6,431	29,146
1876	71	14,608	9,657	1,496	10,610	2,392	1,362	7,806	6,888	29,755
1877	71	14,644	9,751	1,711	10,660	2,365	1,303	7,885	6,126	28,904
1878	72	13,560	10,192	1,684	10,760	2,389	1,235	8,313	5,956	29,112
1879	69	13,871	10,050	1,530	10,435	2,391	1,177	8,229	6,189	29,104
1880	69	14,915	9,816	1,803	10,435	2,437	1,243	8,345	8,191	31,459
1881	69	17,324	9,594	1,672	10,385	2,587	1,346	8,211	9,325	32,618
1882	71	18,938	9,530	2,121	10,335	2,595	1,432	8,090	10,431	33,986
1883	72	18,778	9,290	2,074	10,485	2,575	1,410	8,080	10,032	33,479
1884	71	17,440	9,097	1,891	10,300	2,433	1,236	7,862	9,522	32,216
1885	71	16,604	8,904	2,107	10,360	2,486	1,142	7,683	10,095	32,591
1886	71	18,041	7,841	1,899	10,360	2,343	1,198	6,833	10,250	31,992
1887	72	19,174	5,664	1,757	10,441	2,401	1,344	4,876	10,116	30,440
1888	75	20,192	5,131	1,888	10,660	2,550	1,394	4,403	12,965	31,726
1889	77	20,784	4,706	986	10,812	2,666	1,493	3,978	11,974	32,262
1890	78	22,990	4,263	1,094	11,010	2,730	1,715	3,623	13,364	34,414
1891	78	21,887	3,995	1,183	10,935	2,708	1,645	3,371	12,536	33,027
1892	81	21,724	4,029	1,291	11,090	2,690	1,600	3,402	13,544	34,232
1893	83	21,342	4,437	1,484	11,221	2,699	1,611	3,754	12,890	34,307
1894	83	21,061	4,948	1,459	11,160	2,584	1,592	4,074	15,009	36,461
1895	82	22,144	5,187	1,464	11,121	2,604	1,642	4,384	15,090	36,942
1896	83	22,657	6,021	1,536	11,156	2,648	1,692	5,083	15,620	38,192
1897	83	23,559	6,546	1,581	11,171	2,689	1,797	5,218	17,371	41,358
1898	82	21,546	5,931	1,616	11,071	2,699	1,581	4,746	17,421	39,909
1899	82	22,662	5,639	1,907	10,971	2,737	1,619	4,701	20,406	43,700
1900	82	24,435	6,257	1,988	10,846	2,850	1,989	5,674	21,834	45,987
1901	84	26,114	6,108	2,005	10,521	2,805	2,262	5,640	23,469	47,634

NEW HAMPSHIRE.

1863	1	$37	$63	.....	$100	.....	.....	.....	.....	$101
1864	5	391	989	$137	660	.....	$41	$418	$365	1,935
1865	38	3,113	5,691	823	4,635	$152	319	2,394	1,390	10,814
1866	39	3,831	5,916	945	4,735	306	300	4,026	2,228	12,304
1867	39	3,972	5,789	906	4,735	416	334	4,190	1,942	12,159
1868	40	4,264	5,932	830	4,785	501	420	4,255	2,063	12,442
1869	41	4,654	5,683	810	4,835	612	456	4,256	1,895	12,405
1870	41	4,999	5,502	745	4,835	728	439	4,267	2,318	12,844
1871	41	5,364	5,550	815	4,835	814	472	4,291	2,678	13,402
1872	42	5,974	5,596	839	5,098	870	541	4,487	2,732	13,984
1873	42	6,535	5,521	800	5,135	910	582	4,556	2,899	14,321
1874	43	6,676	5,695	822	5,315	1,018	536	4,660	3,005	14,856
1875	44	6,899	5,865	780	5,465	1,055	540	4,778	3,049	15,174
1876	45	6,622	5,975	789	5,615	992	528	4,935	2,758	15,176
1877	46	6,662	6,186	821	5,740	1,006	564	4,985	3,048	15,721
1878	46	6,547	6,561	867	5,740	1,031	539	5,048	3,166	16,067
1879	15	6,355	6,366	863	5,630	1,046	527	5,008	3,350	15,944
1880	47	7,138	6,205	975	5,830	1,081	504	5,160	3,944	17,105
1881	47	7,547	6,358	891	5,830	1,110	559	5,158	4,293	17,720
1882	49	8,137	6,323	1,011	6,080	1,163	583	5,147	4,569	18,338
1883	49	8,537	6,351	1,026	6,155	1,198	560	5,278	4,983	19,102
1884	48	8,454	6,206	997	6,105	1,195	589	5,174	4,961	18,938
1885	48	8,371	6,187	1,092	6,105	1,220	582	5,149	5,425	19,529
1886	49	9,082	5,055	1,083	6,155	1,328	608	4,170	5,706	18,992
1887	49	9,695	4,371	1,156	6,205	1,454	639	3,588	6,123	19,250
1888	49	10,150	4,127	1,194	6,205	1,497	735	3,277	6,362	19,507
1889	51	10,903	3,642	558	6,325	1,540	714	2,917	6,907	19,929
1890	51	11,589	3,313	638	6,230	1,580	802	2,629	7,779	20,573
1891	52	11,740	3,212	659	6,305	1,625	784	2,558	7,623	20,493
1892	54	11,843	3,103	732	6,272	1,571	803	2,549	8,355	21,317
1893	51	10,919	3,864	869	6,130	1,548	769	3,255	7,931	21,064
1894	51	11,162	3,746	771	6,080	1,490	714	3,131	9,276	22,169
1895	50	11,168	3,968	847	5,880	1,389	599	3,312	8,868	22,102
1896	50	10,610	4,383	843	5,830	1,409	530	3,617	8,824	21,982
1897	50	11,025	4,238	877	5,830	1,382	561	3,514	9,659	23,002
1898	51	11,258	4,780	1,041	5,830	1,419	545	3,494	9,928	23,859
1899	52	11,705	4,389	1,061	5,450	1,448	545	3,463	11,471	25,221
1900	55	12,350	5,373	1,100	5,498	1,376	861	4,306	12,285	26,979
1901	56	13,498	5,523	1,125	5,500	1,466	936	4,404	13,423	28,276

a Beginning with 1889 includes lawful money only.

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

VERMONT.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1864	10	$804	$1,852	$311	$1,400	$2	$69	$1,083	$309	$3,489
1865	27	2,566	6,098	753	4,863	66	199	3,017	1,019	10,384
1866	39	4,726	7,644	1,194	6,310	211	411	5,496	2,031	15,133
1867	40	5,206	7,829	1,153	6,510	415	411	5,688	1,966	15,480
1868	40	5,781	7,810	1,080	6,560	586	438	5,711	2,434	16,090
1869	40	6,524	7,467	932	6,810	879	431	5,901	1,901	16,236
1870	42	7,766	7,618	1,099	7,460	1,031	401	5,994	2,664	18,031
1871	41	8,064	8,022	1,046	7,610	1,123	421	6,554	3,052	19,188
1872	41	8,928	8,062	986	7,660	1,258	493	6,654	3,499	19,928
1873	42	9,991	8,171	989	7,810	1,481	468	6,789	4,385	21,292
1874	42	10,421	8,239	1,011	7,863	1,671	537	6,840	4,051	21,324
1875	45	11,225	8,472	1,102	8,397	1,911	530	6,979	4,490	22,661
1876	46	11,444	8,412	983	8,794	2,004	593	6,972	4,037	22,767
1877	46	11,212	8,337	939	8,569	2,126	624	6,995	3,769	22,440
1878	46	10,320	8,439	954	8,466	2,070	535	6,939	3,589	21,840
1879	47	10,048	8,678	1,011	8,490	2,058	542	6,999	3,806	22,154
1880	47	10,080	8,468	1,002	8,301	1,945	558	6,992	5,038	22,992
1881	47	11,012	7,793	1,012	8,151	1,779	608	6,443	5,191	22,364
1882	46	12,187	7,464	1,012	7,786	1,797	623	6,487	5,955	22,989
1883	47	12,054	7,381	936	7,986	1,796	599	6,513	5,455	22,822
1884	49	11,554	6,590	861	8,011	1,629	626	5,776	4,922	21,383
1885	47	10,589	6,300	963	7,541	1,474	501	5,356	5,154	20,380
1886	49	11,818	5,468	994	7,691	1,501	576	4,589	5,915	20,755
1887	49	12,880	4,170	922	7,566	1,572	668	3,478	6,627	20,435
1888	49	12,800	4,180	952	7,566	1,690	732	3,228	6,697	20,848
1889	49	13,331	3,382	609	7,466	1,741	723	2,636	7,112	20,546
1890	51	13,988	3,108	655	7,345	1,770	894	2,534	7,708	20,822
1891	50	14,102	3,138	689	7,210	1,806	905	2,591	7,909	21,063
1892	49	14,262	3,246	782	7,160	1,865	895	2,644	8,766	22,009
1893	48	13,354	3,629	1,081	6,985	1,820	895	3,030	7,956	21,396
1894	49	12,674	3,637	870	7,005	1,626	839	2,960	8,912	21,878
1895	49	12,833	3,836	915	7,010	1,601	872	3,028	8,723	22,062
1896	49	12,263	4,294	970	6,985	1,577	906	3,436	8,542	22,118
1897	49	12,292	4,723	854	6,985	1,563	963	3,765	9,268	23,254
1898	49	11,628	4,954	917	6,885	1,508	853	3,720	9,704	23,112
1899	49	12,107	4,584	968	6,860	1,478	903	3,747	10,965	24,868
1900	48	12,402	4,352	882	6,760	1,437	1,063	3,856	10,857	24,802
1901	47	12,818	4,568	970	6,435	1,446	1,129	4,169	12,074	26,199

MASSACHUSETTS.

1863	1	$104	$50	$25	$150	.....	$1	.....	$92	$243
1864	51	17,532	19,869	8,300	18,014	$1,231	1,016	$5,860	12,695	51,826
1865	207	88,432	80,217	35,865	79,582	8,715	2,764	41,116	54,334	221,035
1866	207	99,464	77,613	37,495	79,832	11,125	2,568	55,573	66,326	236,474
1867	206	102,123	75,898	29,154	79,682	13,654	3,133	56,442	57,262	229,122
1868	207	109,128	76,500	29,830	79,882	16,036	3,868	56,756	62,798	237,402
1869	206	120,417	73,482	27,175	85,822	18,290	4,479	56,644	58,152	240,395
1870	206	127,100	71,795	25,849	87,022	19,925	4,358	56,232	64,133	250,085
1871	208	141,172	71,957	30,004	87,872	21,443	4,697	56,777	74,952	271,229
1872	211	141,959	69,927	24,699	88,672	22,753	5,510	57,873	65,849	260,910
1873	217	156,116	69,978	25,683	90,852	23,925	11,451	58,453	72,469	278,485
1874	220	168,278	69,885	29,021	92,014	26,217	6,383	57,909	82,012	293,069
1875	232	172,195	72,290	31,246	95,587	26,719	6,468	59,896	87,702	306,703
1876	236	165,209	71,305	26,793	96,490	25,875	5,634	55,956	84,986	300,061
1877	237	162,870	73,319	24,340	96,447	24,958	4,875	58,484	79,330	292,119
1878	236	150,356	87,112	25,571	95,215	22,820	4,511	61,676	80,614	298,780
1879	241	152,353	84,355	24,962	94,957	22,386	4,574	65,537	84,974	301,057
1880	242	186,490	80,468	32,648	95,605	23,230	5,471	69,457	110,042	346,207
1881	244	205,353	82,081	37,396	96,177	24,580	6,389	71,267	125,198	368,285
1882	244	195,126	78,306	32,605	95,852	24,951	6,853	68,573	114,397	346,214
1883	246	194,175	74,292	29,117	96,602	25,363	7,273	65,400	116,026	344,218
1884	249	195,882	68,406	30,589	96,677	25,149	7,345	59,933	110,602	335,373
1885	249	211,504	64,042	35,561	96,046	24,932	5,929	55,917	132,042	359,686
1886	250	211,061	52,568	31,824	96,140	25,452	6,863	46,246	128,517	343,291
1887	252	215,719	35,996	30,564	95,740	26,819	7,720	30,314	128,128	330,042
1888	253	230,988	34,455	34,091	96,141	27,655	8,325	25,158	144,302	355,590
1889	256	248,949	23,913	20,443	96,867	28,229	9,106	17,603	161,498	372,189
1890	260	253,487	18,993	20,452	96,967	28,954	10,060	15,923	167,167	369,826
1891	263	252,718	20,211	21,304	97,285	29,767	13,783	17,486	163,767	368,823
1892	268	266,153	22,885	22,524	99,231	29,867	9,967	19,714	179,870	396,773
1893	269	239,184	31,055	23,164	99,467	30,382	10,381	27,205	156,164	377,422
1894	268	258,629	30,149	25,409	97,992	29,864	9,074	24,586	191,580	418,183
1895	268	268,069	31,343	24,445	97,442	29,775	10,413	26,266	190,886	413,447
1896	268	244,976	35,425	23,234	95,377	30,119	9,099	30,612	169,847	392,020
1897	267	275,228	31,684	27,448	94,323	30,170	8,925	27,351	205,128	437,869
1898	263	272,608	32,777	30,949	90,477	29,433	11,930	23,963	222,787	449,290
1899	250	306,090	31,512	33,275	80,927	29,229	11,086	22,256	248,224	488,914
1900	247	285,737	32,326	34,350	78,502	29,318	13,505	25,542	213,179	462,571
1901	247	287,565	32,643	32,433	76,863	29,257	13,748	26,094	236,635	480,655

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

RHODE ISLAND.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1864	1	$534	$531	$209	$500	.....	.....	$363	$231	$1,461
1865	55	19,239	11,436	2,730	19,106	$689	$669	4,256	5,378	36,251
1866	62	21,737	14,771	3,524	20,365	895	731	12,208	6,607	43,481
1867	62	21,102	14,870	2,986	20,365	1,063	977	12,419	6,021	42,754
1868	62	21,358	14,864	2,514	20,365	1,302	1,030	12,429	6,235	42,503
1869	62	22,485	14,710	2,381	20,365	1,672	1,237	12,409	5,789	42,941
1870	62	22,865	14,668	2,257	20,365	1,998	1,237	12,378	5,941	43,596
1871	62	24,321	15,154	2,522	20,365	2,320	1,267	13,095	7,308	46,271
1872	62	25,023	15,223	2,616	20,465	3,005	1,298	13,275	6,962	46,637
1873	62	26,362	15,222	2,459	20,505	3,511	1,629	13,273	7,283	48,043
1874	62	28,160	14,932	2,171	20,505	4,082	1,642	12,991	7,931	49,009
1875	62	28,217	14,999	2,385	20,580	4,290	1,589	12,910	7,366	48,884
1876	62	27,413	14,989	2,410	20,580	4,336	1,420	12,403	8,073	48,591
1877	62	25,531	14,792	2,325	20,080	3,628	1,293	12,263	7,184	46,217
1878	61	24,144	15,855	2,008	20,010	3,519	1,202	12,660	6,794	46,002
1879	61	24,320	16,803	1,918	20,010	3,527	1,066	13,277	7,646	47,401
1880	61	26,132	16,121	2,597	20,010	3,604	1,087	13,901	8,909	49,556
1881	62	28,519	17,215	2,477	20,065	3,763	1,211	14,719	11,317	53,521
1882	62	30,079	16,297	2,349	20,315	3,961	1,327	14,143	11,461	53,744
1883	63	30,812	16,237	2,258	20,540	4,071	1,348	14,187	11,719	54,565
1884	63	30,178	15,627	2,464	20,540	4,001	1,483	13,686	11,562	53,779
1885	61	31,003	13,997	2,507	20,340	3,955	1,268	12,057	13,096	53,291
1886	61	33,111	10,644	2,414	20,340	4,082	1,636	9,193	13,749	51,928
1887	61	34,521	5,471	2,253	20,340	4,244	1,887	4,643	13,918	47,923
1888	60	35,569	5,339	2,379	20,284	4,364	1,942	4,589	14,999	49,621
1889	60	36,009	4,041	1,407	20,284	4,418	2,042	3,425	16,037	49,365
1890	59	36,680	3,681	1,410	20,184	4,565	1,805	3,098	16,673	49,498
1891	59	36,638	4,471	1,527	20,277	4,700	1,971	3,775	17,111	51,023
1892	59	37,145	6,342	1,582	20,277	4,702	1,806	5,575	19,363	55,215
1893	59	34,061	7,821	1,761	20,277	5,140	1,620	6,893	16,780	53,611
1894	59	35,789	7,501	1,686	20,237	5,174	1,263	6,525	19,596	56,309
1895	58	36,801	7,761	1,759	19,537	5,121	1,306	6,632	20,424	57,236
1896	57	35,060	8,413	1,821	19,337	5,247	1,295	7,285	19,038	55,621
1897	57	34,589	8,119	1,816	19,337	4,938	1,229	7,053	19,523	55,519
1898	57	34,515	8,030	1,901	19,337	4,808	1,327	6,797	20,963	56,636
1899	56	35,109	7,435	2,081	17,740	4,489	1,313	6,544	24,249	57,885
1900	45	28,744	5,467	1,481	14,680	3,436	1,571	5,185	17,405	45,305
1901	38	27,134	4,872	1,419	13,105	3,770	1,663	4,618	18,122	44,565

CONNECTICUT.

1863	2	$308	$179	$45	$314	.....	$7	.....	$378	$724
1864	20	4,561	6,023	944	5,074	$186	338	$3,099	2,447	13,615
1865	81	23,625	22,188	4,219	23,990	2,390	1,433	9,816	11,060	58,706
1866	82	26,236	22,670	4,593	24,584	2,897	1,541	16,896	12,257	62,533
1867	82	27,453	22,844	4,204	24,584	3,476	1,619	17,352	11,327	61,105
1868	81	28,259	22,934	3,812	24,624	3,858	1,633	17,347	12,429	62,103
1869	81	29,968	21,774	3,659	24,607	4,484	1,768	17,363	11,554	63,013
1870	81	31,530	21,263	3,772	25,057	5,080	1,576	17,280	11,982	64,674
1871	81	34,111	21,567	3,754	25,057	5,583	1,727	17,653	14,142	67,525
1872	81	35,611	20,791	4,090	25,292	6,214	1,744	17,846	14,332	67,784
1873	80	35,809	20,724	3,661	25,325	6,782	1,823	17,854	13,706	69,306
1874	80	35,395	20,731	4,081	25,425	7,253	1,748	17,582	13,820	67,673
1875	81	36,380	20,899	4,250	25,796	7,544	1,732	17,292	15,649	70,383
1876	82	34,424	20,597	3,992	26,040	7,461	1,675	16,732	14,602	68,507
1877	81	33,003	21,206	3,871	25,548	6,402	1,469	16,696	14,764	66,392
1878	82	30,809	22,711	4,167	25,505	6,215	1,311	17,471	15,741	67,955
1879	84	34,012	22,717	3,843	25,565	6,261	1,269	18,039	17,133	69,794
1880	84	39,853	20,885	4,245	25,465	6,608	1,461	17,604	21,147	74,531
1881	85	43,623	21,326	4,426	25,540	6,701	1,747	17,966	25,761	80,113
1882	86	43,469	20,220	4,482	25,557	6,789	1,948	17,218	24,933	78,567
1883	88	42,183	19,879	4,439	25,927	6,870	1,940	17,111	22,542	76,632
1884	88	40,557	19,152	4,444	25,957	6,894	1,866	16,482	21,147	77,436
1885	84	40,601	18,901	4,762	24,922	6,718	1,739	15,933	24,483	77,041
1886	84	42,845	15,943	4,862	24,672	6,855	2,057	13,654	25,847	77,071
1887	83	43,114	10,458	4,200	24,505	6,908	1,937	8,699	24,479	70,296
1888	84	43,818	12,026	4,426	24,194	6,925	1,903	7,871	27,505	74,762
1889	84	46,439	9,491	2,812	23,924	6,871	2,191	6,397	29,914	77,072
1890	84	48,098	6,323	2,922	23,774	7,337	2,586	4,610	29,534	71,589
1891	84	47,880	6,233	3,197	23,274	7,490	2,690	5,001	29,504	73,480
1892	84	50,355	6,483	3,208	22,999	7,556	2,904	5,511	33,558	79,676
1893	84	43,870	8,165	3,990	22,999	7,775	2,937	6,999	28,675	72,088
1894	83	45,908	8,335	3,660	22,791	7,685	2,642	7,201	33,911	76,611
1895	82	46,610	7,805	3,620	22,391	7,762	2,548	6,645	34,005	80,157
1896	82	43,637	9,509	4,014	22,391	7,787	2,682	8,068	32,436	77,172
1897	81	44,616	9,465	3,715	21,541	7,846	2,622	8,065	34,854	78,795
1898	80	45,221	9,430	4,021	21,181	7,968	2,487	7,443	37,952	81,598
1899	79	47,048	10,328	4,247	20,722	7,991	2,479	7,990	43,676	87,762
1900	84	47,953	11,331	4,364	20,635	8,076	3,081	9,834	42,912	89,000
1901	83	51,241	12,039	4,099	20,357	8,006	3,567	10,594	43,698	93,165

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

NEW YORK.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863	7	$422	$748	$167	$985	.....	$6	.....	$432	$1,642
1864	96	27,059	23,466	15,085	20,029	$122	1,233	$9,583	21,452	73,303
1865	301	176,958	107,359	145,829	114,055	13,731	12,726	29,037	220,459	479,258
1866	308	229,765	107,508	181,370	115,743	19,509	12,295	60,613	263,930	570,359
1867	305	214,824	104,825	187,120	115,325	23,231	12,412	66,891	262,604	555,090
1868	304	232,192	101,036	196,364	114,655	25,023	13,514	67,069	278,352	579,902
1869	294	226,831	87,905	163,694	112,690	24,648	16,310	65,739	237,640	531,027
1870	292	237,036	86,850	138,986	112,448	26,438	15,138	63,584	214,715	515,872
1871	291	276,266	87,436	151,172	112,471	27,629	15,401	61,495	241,967	572,467
1872	286	262,649	77,478	152,537	110,244	29,663	16,510	58,867	242,281	543,510
1873	276	279,953	74,359	130,585	108,260	31,133	16,871	57,686	223,377	539,778
1874	276	279,300	75,370	160,817	106,055	32,179	17,698	54,877	258,350	572,738
1875	281	280,504	68,784	125,899	105,985	32,372	17,754	47,220	229,803	537,525
1876	281	259,153	72,175	137,292	103,597	28,549	14,318	42,256	237,175	530,536
1877	281	239,236	67,991	114,680	93,190	25,934	14,320	42,784	214,786	482,541
1878	280	235,593	101,181	126,426	89,094	25,026	13,325	47,795	223,000	519,874
1879	285	260,277	80,382	160,363	85,202	24,783	13,559	50,295	270,076	561,020
1880	296	313,093	65,644	181,692	85,347	27,289	15,066	46,744	307,495	628,889
1881	298	330,897	70,280	225,931	85,780	29,363	17,948	47,947	372,854	706,245
1882	308	335,378	62,307	256,681	87,581	31,066	19,747	47,596	409,935	730,470
1883	315	344,213	55,730	157,345	86,894	34,064	17,298	43,119	308,139	633,134
1884	318	299,439	53,048	156,642	83,273	33,195	17,356	39,859	265,370	584,857
1885	317	328,000	48,916	191,895	81,920	32,278	16,307	35,156	311,858	650,437
1886	318	355,360	41,054	165,574	81,755	36,486	17,305	30,757	288,010	643,714
1887	322	366,055	35,814	158,146	85,624	41,951	16,850	26,719	323,454	647,459
1888	322	402,942	40,073	183,217	85,893	43,741	19,448	23,595	360,916	721,165
1889	318	417,594	30,455	94,241	84,931	45,624	21,453	18,908	386,240	754,625
1890	319	416,664	24,513	102,310	84,877	49,963	23,225	16,827	357,020	719,410
1891	325	420,635	25,459	96,456	86,748	51,351	25,075	18,759	379,256	745,191
1892	325	469,858	25,050	114,262	85,896	54,731	24,891	19,264	394,580	805,894
1893	334	397,389	38,733	120,619	87,826	56,297	27,683	32,150	354,632	734,585
1894	333	476,229	39,050	183,475	87,226	57,217	24,850	27,183	451,687	890,276
1895	334	481,677	40,589	136,942	86,936	56,919	25,522	30,163	413,557	834,617
1896	327	426,653	46,573	120,722	85,486	57,119	25,347	37,128	383,906	772,472
1897	326	521,779	44,484	147,902	83,160	57,507	24,865	32,191	459,125	935,848
1898	324	552,337	86,661	165,723	82,995	57,608	26,142	31,272	529,495	1,051,465
1899	327	662,209	65,461	154,811	81,783	57,624	28,532	31,353	585,459	1,210,622
1900	336	697,287	89,239	228,224	97,218	61,561	36,159	49,059	560,820	1,312,870
1901	341	748,474	91,807	229,457	104,828	66,317	41,475	61,307	718,670	1,487,258

NEW JERSEY.

1863	1	$55	$60	$31	$84	.....	$2	.....	$108	$208
1864	15	1,223	2,539	508	1,998	.....	127	$1,298	1,249	5,199
1865	54	14,641	12,052	3,664	10,933	$1,166	862	3,987	11,729	35,911
1866	54	16,831	12,086	4,009	11,233	1,607	914	8,081	14,076	39,915
1867	54	17,931	11,813	3,531	11,333	1,938	1,019	9,056	12,710	38,571
1868	55	19,195	11,930	3,510	11,483	2,245	1,195	9,318	14,165	40,684
1869	54	20,324	11,545	3,309	11,465	2,451	1,271	9,238	13,819	41,069
1870	54	21,216	11,298	3,436	11,803	2,619	1,350	9,237	14,727	42,557
1871	57	24,522	12,131	3,771	12,480	2,999	1,456	9,854	18,706	48,592
1872	59	25,491	12,288	3,679	13,134	3,205	1,574	10,391	17,439	48,769
1873	62	26,058	12,766	3,777	13,858	3,517	1,654	10,920	17,396	50,939
1874	62	25,053	12,962	4,156	13,808	3,687	1,513	11,094	17,600	50,488
1875	66	26,099	12,891	4,116	14,245	3,825	1,597	11,014	18,730	52,272
1876	69	24,312	13,019	3,961	14,294	3,894	1,591	10,787	18,106	51,131
1877	69	24,154	13,252	3,923	14,203	3,876	1,593	11,065	17,797	50,604
1878	68	22,572	14,248	4,001	14,033	3,703	1,375	11,279	18,584	51,061
1879	68	23,752	14,832	3,860	13,445	3,680	1,389	11,044	19,757	51,529
1880	66	26,496	13,266	4,412	12,995	3,714	1,390	10,664	24,525	55,832
1881	67	29,267	13,620	4,249	12,960	3,844	1,651	10,387	28,251	59,504
1882	66	31,482	12,131	4,621	12,375	3,623	1,533	9,770	28,606	58,546
1883	69	33,349	11,214	4,623	12,203	3,824	1,703	9,351	29,700	59,761
1884	71	30,182	10,406	5,179	12,253	3,836	1,762	8,437	28,743	57,980
1885	72	29,365	10,489	5,918	12,208	3,800	1,821	8,007	32,501	60,734
1886	74	35,561	9,146	5,793	12,298	4,082	2,008	7,258	35,737	64,849
1887	81	40,468	7,557	5,258	13,024	4,501	2,137	6,061	38,644	67,715
1888	85	42,062	8,681	5,966	13,318	5,155	2,158	5,993	42,138	74,843
1889	89	45,113	5,930	3,823	13,823	5,640	2,742	4,373	44,031	75,739
1890	94	50,462	4,558	4,550	14,258	6,088	3,332	3,745	46,978	80,250
1891	95	49,174	4,527	4,852	14,318	6,322	3,687	3,728	45,768	78,287
1892	98	52,571	4,653	5,048	14,528	7,078	3,462	3,791	53,781	87,471
1893	99	47,341	5,513	5,730	14,608	7,447	3,586	4,599	47,375	82,049
1894	100	47,509	5,674	5,876	14,658	7,624	3,482	4,591	54,110	88,725
1895	102	51,362	5,959	5,211	14,418	7,803	3,696	4,655	56,293	91,736
1896	102	51,477	6,628	5,582	14,395	7,942	4,069	5,320	52,139	88,228
1897	103	52,106	6,170	5,168	14,145	8,235	4,258	5,014	57,173	94,002
1898	104	54,262	7,482	6,126	14,187	8,301	4,639	5,031	62,128	99,270
1899	108	60,229	7,175	6,779	14,696	8,490	5,011	5,365	71,148	110,555
1900	115	63,055	9,035	6,364	15,068	8,673	5,941	7,569	73,462	118,004
1901	124	69,965	9,878	5,789	15,519	8,989	6,839	8,646	79,436	128,465

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

PENNSYLVANIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863	15	$855	$1,659	$453	$1,080	.....	$25	.....	$2,694	$3,927
1864	80	11,938	15,375	7,659	10,598	$44	803	$7,298	16,708	41,410
1865	195	64,012	66,080	36,698	46,502	7,733	6,326	28,572	68,770	187,243
1866	201	69,001	58,523	44,742	48,501	8,712	4,595	36,595	78,026	188,063
1867	199	78,028	55,375	34,128	49,262	10,543	4,791	37,975	71,991	187,981
1868	198	82,903	54,305	35,166	49,397	12,074	4,686	38,234	75,064	192,444
1869	197	85,292	50,018	29,863	49,610	13,342	4,898	38,227	68,982	186,024
1870	196	87,589	48,792	28,227	49,460	14,239	4,487	38,179	68,553	185,944
1871	197	97,656	54,492	33,021	50,840	14,997	4,880	39,813	81,937	211,710
1872	201	102,580	49,444	27,860	51,820	15,924	4,903	40,737	80,760	206,356
1873	202	109,404	49,594	27,823	52,710	17,123	4,701	41,525	86,846	218,544
1874	204	112,779	49,907	30,040	53,010	17,685	5,158	41,504	89,152	220,668
1875	228	118,115	50,990	32,173	56,648	17,985	5,168	42,190	96,373	234,458
1876	237	115,788	49,354	37,389	57,269	18,179	4,989	39,425	97,571	235,857
1877	232	112,464	49,134	30,438	55,927	18,106	4,757	39,320	90,504	223,977
1878	231	102,338	53,189	29,327	55,663	17,823	4,197	40,496	84,307	216,689
1879	235	106,560	55,722	32,813	55,117	17,629	4,422	42,028	96,637	233,211
1880	240	121,814	53,730	38,506	56,153	17,800	4,992	42,890	119,561	264,175
1881	245	139,296	56,497	38,024	56,518	19,061	6,129	42,429	138,046	287,581
1882	253	154,446	50,378	41,870	57,452	19,733	6,325	40,619	148,490	297,030
1883	271	160,014	49,604	39,815	59,263	21,139	6,643	41,170	151,621	302,611
1884	281	155,501	46,856	41,191	60,422	22,601	6,816	39,052	143,543	295,802
1885	285	157,723	45,841	49,306	61,091	23,007	6,738	37,489	156,634	309,666
1886	294	180,196	37,357	44,449	63,793	24,091	7,575	30,892	166,267	319,389
1887	303	195,902	21,329	43,921	66,389	26,367	7,931	17,350	175,239	321,071
1888	313	206,733	22,438	46,394	67,030	28,218	8,333	16,566	190,494	344,849
1889	327	222,435	19,275	30,407	68,281	30,239	8,895	14,355	202,254	363,826
1890	349	236,080	16,984	29,956	70,307	32,626	10,084	13,572	211,716	373,430
1891	367	235,329	18,104	35,479	71,251	34,904	9,540	14,509	215,823	381,391
1892	374	255,645	19,583	38,004	71,107	36,879	9,814	16,060	246,065	425,813
1893	396	233,397	26,619	37,398	73,509	39,155	10,809	22,335	212,775	397,828
1894	405	242,121	26,980	38,564	73,913	40,454	9,149	21,431	239,321	422,454
1895	411	249,311	29,311	35,153	74,326	42,682	8,900	24,225	233,606	429,206
1896	419	243,250	34,562	36,765	74,664	44,445	9,600	28,999	232,143	425,903
1897	427	259,902	35,299	41,824	75,185	45,395	10,135	29,087	262,420	472,439
1898	426	265,779	41,884	43,047	72,760	45,677	10,283	27,952	284,907	499,607
1899	436	311,970	38,600	48,319	72,919	46,909	11,404	27,918	348,624	603,862
1900	469	350,317	52,635	54,605	76,206	52,252	14,282	39,370	380,756	686,711
1901	511	391,614	55,411	51,157	79,520	57,230	17,896	43,700	422,297	765,730

DELAWARE.

1864	1	$255	$281	$96	$300	.....	$6	$124	$150	$716
1865	11	1,752	1,376	367	1,328	$242	62	413	1,555	4,479
1866	11	2,205	1,485	408	1,428	259	71	1,161	1,532	4,950
1867	11	2,144	1,421	398	1,428	288	68	1,196	1,483	4,753
1868	11	2,235	1,447	377	1,428	309	79	1,191	1,370	4,727
1869	11	2,183	1,409	498	1,428	318	81	1,186	1,436	4,841
1870	11	2,224	1,417	383	1,428	314	77	1,186	1,326	4,727
1871	11	2,419	1,564	425	1,528	369	77	1,278	1,652	5,256
1872	11	2,616	1,514	390	1,528	387	87	1,284	1,730	5,309
1873	11	2,480	1,514	418	1,523	422	72	1,286	1,530	5,265
1874	11	2,510	1,514	460	1,523	429	89	1,280	1,642	5,245
1875	11	2,637	1,513	469	1,523	438	91	1,283	2,011	5,672
1876	13	2,634	1,601	520	1,621	449	99	1,335	1,918	5,727
1877	13	2,868	1,608	415	1,664	450	111	1,339	2,171	6,028
1878	14	3,028	1,692	506	1,764	454	105	1,408	2,199	6,246
1879	14	2,847	1,845	496	1,764	463	108	1,437	2,401	6,437
1880	14	3,318	1,993	552	1,764	476	138	1,482	3,057	7,208
1881	14	3,497	2,106	622	1,744	509	143	1,438	3,754	7,998
1882	14	4,003	1,931	579	1,744	543	187	1,451	4,122	8,413
1883	15	4,612	1,806	633	1,784	616	186	1,466	4,539	8,980
1884	15	4,337	1,826	654	1,824	645	194	1,576	3,871	8,631
1885	15	3,907	1,831	706	1,824	684	208	1,551	3,987	8,546
1886	16	4,662	1,675	739	2,034	724	226	1,442	4,158	8,951
1887	17	5,004	1,646	655	2,084	799	238	1,416	4,050	8,914
1888	18	5,415	1,649	753	2,130	831	271	1,407	4,978	9,909
1889	18	5,624	1,341	539	2,134	885	285	1,149	4,685	9,582
1890	18	5,811	815	487	2,134	935	327	681	4,420	8,917
1891	18	5,515	796	506	2,134	959	244	655	4,482	8,952
1892	18	5,754	810	522	2,134	964	283	658	5,355	9,810
1893	18	5,436	982	618	2,134	954	279	823	4,603	9,137
1894	18	5,316	862	448	2,134	973	256	686	4,438	8,843
1895	18	5,525	872	453	2,134	977	283	696	4,826	9,423
1896	18	5,285	896	515	2,134	971	309	704	4,749	9,197
1897	18	5,634	896	478	2,084	953	289	698	5,211	9,581
1898	18	5,725	978	491	2,084	984	264	754	5,546	9,888
1899	19	5,829	917	552	2,133	956	289	764	5,929	10,397
1900	19	5,905	934	519	2,134	989	375	850	6,253	11,045
1901	21	6,717	953	568	2,174	1,006	463	875	7,652	12,674

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

MARYLAND.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1864	3	$1,172	$2,778	$1,066	$1,560	$29	$160	$1,166	$1,900	$5,466
1865	27	16,108	11,732	8,077	11,910	1,170	855	2,247	15,212	38,923
1866	32	17,472	11,960	7,725	12,590	1,292	878	8,246	14,130	40,872
1867	32	17,294	11,567	6,752	12,590	1,475	1,032	8,765	13,353	40,139
1868	32	18,190	11,639	6,804	12,790	1,775	959	8,848	13,313	40,977
1869	31	18,219	10,945	5,554	12,740	2,045	1,088	8,807	11,798	39,332
1870	31	20,173	10,787	5,714	13,240	2,280	1,015	8,830	12,878	41,473
1871	32	22,279	10,868	5,917	13,590	2,377	1,239	9,099	14,410	44,713
1872	33	22,840	11,074	5,516	13,640	2,548	1,338	9,183	15,252	45,643
1873	33	23,764	11,207	5,237	13,640	2,835	1,303	9,161	15,272	46,604
1874	31	23,882	10,604	6,053	13,650	2,966	1,418	8,845	15,747	45,929
1875	31	24,733	10,349	5,823	13,774	3,035	1,433	8,685	17,264	47,229
1876	31	22,941	10,028	6,002	13,774	3,055	1,012	7,222	16,480	44,506
1877	32	23,807	9,936	7,445	13,299	3,204	901	7,194	17,648	45,681
1878	32	21,598	10,242	5,715	12,865	3,031	917	7,144	16,026	42,843
1879	33	22,509	10,503	6,856	12,795	2,989	1,009	7,369	17,936	45,765
1880	35	27,705	10,506	6,323	13,222	3,121	1,104	8,068	21,432	50,859
1881	38	30,255	11,178	8,523	13,603	3,260	1,439	8,605	26,117	57,083
1882	39	31,576	10,650	6,805	13,922	3,344	1,644	8,794	23,996	55,600
1883	41	33,689	10,290	6,988	14,208	3,626	1,610	8,628	25,571	58,228
1884	44	32,737	9,087	6,841	14,392	3,793	1,710	7,498	23,364	54,784
1885	44	31,543	9,036	9,576	14,430	3,979	1,559	6,900	26,630	57,501
1886	45	33,658	7,448	6,561	14,430	4,048	1,739	6,166	24,693	55,095
1887	48	33,152	4,166	6,420	14,510	4,446	1,470	3,155	24,839	52,688
1888	48	35,888	3,080	7,122	14,530	4,812	1,535	1,930	26,985	55,537
1889	52	37,981	2,689	5,120	14,764	4,998	1,558	1,760	27,858	56,879
1890	59	41,401	2,599	5,174	15,654	5,277	1,802	1,849	30,956	61,486
1891	65	41,025	2,921	5,755	16,757	5,538	1,700	2,107	30,511	63,354
1892	65	43,494	3,059	6,334	16,805	5,792	1,718	2,401	34,807	69,201
1893	68	40,389	3,936	6,123	16,968	5,883	1,957	3,273	30,554	64,630
1894	68	42,773	3,672	7,197	17,055	5,956	1,713	2,954	34,032	68,843
1895	68	42,719	4,912	5,737	17,055	6,200	1,555	4,112	32,283	68,803
1896	68	41,594	5,576	5,618	17,055	6,282	1,576	4,653	33,110	69,401
1897	68	43,345	5,186	6,233	17,055	6,593	1,595	4,167	35,991	75,266
1898	70	45,568	7,120	5,981	17,044	6,897	1,589	4,153	40,277	80,273
1899	69	52,055	8,671	7,065	15,694	8,481	1,737	5,008	46,572	93,214
1900	72	52,793	9,562	7,112	15,123	6,504	2,286	6,633	42,941	96,669
1901	77	55,684	8,694	6,492	15,695	6,791	2,957	5,867	45,855	99,597

DISTRICT OF COLUMBIA.

1863	1	$99	$175	$54	$500	.....	.....	.....	$31	$531
1864	1	775	1,688	1,201	500	$8	$55	$440	3,778	4,847
1865	6	2,093	8,292	3,493	1,550	67	265	1,044	5,483	18,396
1866	5	1,438	3,755	1,145	1,350	171	88	1,067	1,448	7,131
1867	5	1,424	2,892	1,248	1,350	205	153	1,053	1,855	6,547
1868	5	1,527	2,624	1,312	1,350	235	260	1,034	2,121	6,299
1869	3	1,476	1,560	760	1,050	241	97	810	1,497	4,315
1870	3	1,419	1,438	777	1,050	251	57	810	1,362	4,244
1871	3	1,483	1,352	846	1,050	250	63	826	1,481	4,612
1872	5	2,396	1,886	1,145	1,563	326	108	1,327	2,870	6,522
1873	4	1,868	1,291	495	1,152	284	73	976	1,765	4,473
1874	5	1,888	1,391	451	1,352	301	128	1,059	1,761	4,792
1875	5	2,138	1,479	482	1,532	311	154	1,187	1,716	5,192
1876	5	2,049	1,089	536	1,552	325	191	832	1,611	4,788
1877	6	1,808	1,199	511	1,432	338	108	860	1,788	4,732
1878	7	1,913	1,497	606	1,507	342	115	1,014	2,104	5,260
1879	6	1,480	1,570	847	1,377	343	102	948	1,924	4,861
1880	6	1,736	1,445	710	1,377	330	117	917	2,155	5,092
1881	6	2,090	1,515	656	1,377	309	117	834	2,527	5,372
1882	6	2,201	1,419	952	1,377	291	137	810	3,102	5,881
1883	6	2,531	1,513	802	1,377	339	141	838	3,367	6,272
1884	6	2,356	1,519	1,033	1,377	362	152	847	3,211	6,150
1885	6	2,519	1,632	1,373	1,377	367	173	815	4,212	7,135
1886	7	3,417	2,103	2,113	1,577	443	254	679	6,879	10,132
1887	8	4,375	2,025	2,112	1,827	541	246	729	7,272	10,944
1888	8	4,593	1,946	2,255	1,827	627	274	627	8,056	11,836
1889	9	5,960	1,613	1,918	1,949	746	276	449	9,130	12,958
1890	12	8,099	1,078	2,653	2,627	1,002	322	661	10,626	15,631
1891	13	8,004	1,229	2,699	2,827	1,092	344	686	10,835	16,202
1892	13	8,575	1,232	2,978	2,827	1,286	312	678	11,664	17,387
1893	13	6,552	1,375	2,915	2,827	1,405	315	987	8,174	14,337
1894	13	6,869	1,379	2,602	2,827	1,426	289	813	10,308	16,226
1895	13	7,495	1,419	2,163	2,827	1,473	327	899	9,395	15,563
1896	14	8,778	1,631	4,210	3,327	1,501	382	927	13,465	20,326
1897	13	9,417	1,624	3,259	3,127	1,389	338	893	14,667	21,179
1898	12	10,363	1,961	3,148	3,027	1,367	377	971	15,355	21,851
1899	12	11,735	1,745	3,639	3,027	1,470	517	984	19,653	26,874
1900	12	12,738	2,083	3,119	3,027	1,472	788	1,309	18,211	26,205
1901	12	13,689	2,071	3,100	3,027	1,753	737	1,359	19,042	27,568

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

VIRGINIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1864	1	$250	$175	$53	$100	.....	$16	$80	$388	$597
1865	10	1,869	1,877	1,977	1,089	$34	121	612	3,910	7,246
1866	20	3,410	2,812	1,464	2,500	67	184	2,041	3,558	8,944
1867	19	3,499	2,654	1,252	2,400	148	182	2,030	3,310	8,660
1868	19	3,889	2,585	1,143	2,400	166	184	2,050	3,478	9,050
1869	16	4,044	2,583	888	2,223	169	162	2,060	2,936	8,530
1870	17	4,762	2,736	864	2,375	225	180	2,128	3,593	9,522
1871	23	7,155	4,051	1,272	3,570	322	269	3,160	5,679	14,601
1872	24	8,527	4,318	1,293	3,835	428	349	3,403	6,459	15,978
1873	22	7,753	3,684	1,192	3,585	540	368	2,880	6,068	14,766
1874	20	7,046	3,744	1,149	3,535	630	360	2,890	5,035	13,775
1875	20	7,456	3,412	1,201	3,587	730	421	2,541	5,064	13,756
1876	19	6,958	3,174	1,172	3,385	781	375	2,265	5,186	13,178
1877	19	6,601	3,202	1,297	3,285	830	321	2,198	5,283	12,855
1878	18	6,389	3,225	1,172	3,185	810	232	2,176	4,975	12,402
1879	17	6,582	3,187	1,126	2,866	793	243	2,280	5,620	12,735
1880	17	7,447	3,306	1,209	2,866	823	319	2,303	6,690	14,348
1881	18	9,227	3,698	1,375	2,966	943	415	2,445	9,089	17,413
1882	21	10,444	3,848	2,056	3,263	1,070	493	2,647	10,293	19,371
1883	23	12,959	3,840	1,945	3,496	1,060	623	2,615	12,386	22,022
1884	24	11,738	3,191	2,168	3,537	1,262	593	2,281	10,796	19,976
1885	24	9,460	2,644	2,067	3,576	1,143	475	2,008	8,377	17,076
1886	24	10,552	2,788	2,039	3,732	1,238	506	1,915	9,532	18,336
1887	25	10,825	2,612	1,890	3,796	1,415	488	1,204	9,786	18,892
1888	26	11,109	2,855	2,027	3,846	1,516	513	1,026	10,177	20,115
1889	30	12,694	2,487	1,224	4,121	1,660	556	1,005	10,646	20,969
1890	32	15,798	1,981	1,541	4,236	1,851	791	993	14,309	24,752
1891	36	15,651	2,145	1,833	4,556	2,172	659	1,226	13,765	24,639
1892	36	16,679	2,133	1,779	4,656	2,432	686	1,241	15,417	26,761
1893	36	15,102	2,258	1,900	4,796	2,624	685	1,427	11,890	23,574
1894	37	14,918	2,670	1,679	4,846	2,708	614	1,729	12,735	25,039
1895	37	15,735	2,773	1,457	4,796	2,804	591	1,824	13,245	25,737
1896	37	15,307	2,983	1,960	4,796	2,874	585	1,891	13,592	26,254
1897	35	15,268	3,125	1,696	4,646	2,860	585	1,993	15,347	27,861
1898	35	15,139	4,115	2,062	4,546	2,928	559	1,715	16,402	29,519
1899	36	17,625	4,749	1,901	4,591	2,028	1,549	2,305	18,786	33,686
1900	43	21,243	6,706	2,080	5,171	1,827	2,160	3,614	20,473	39,058
1901	47	24,747	6,852	1,933	5,344	1,915	2,656	3,969	23,400	44,678

WEST VIRGINIA.

1864	2	$265	$326	$204	$186	.....	$28	$134	$592	$1,060
1865	12	1,368	2,280	738	1,652	$48	73	414	2,325	4,807
1866	15	2,632	2,972	1,076	2,216	107	116	1,964	2,770	7,576
1867	15	2,333	2,984	853	2,216	171	102	1,975	2,457	7,214
1868	15	2,519	2,974	765	2,216	229	97	1,971	2,544	7,364
1869	14	2,881	2,575	542	2,116	287	95	1,887	2,112	6,848
1870	14	2,890	2,499	608	2,116	302	104	1,888	2,069	6,996
1871	14	3,478	2,531	514	2,291	272	118	2,062	2,296	7,696
1872	17	4,243	2,764	585	2,596	320	142	2,280	2,669	8,675
1873	17	4,349	2,733	620	2,596	357	151	2,272	2,843	8,860
1874	17	3,382	2,299	576	2,137	391	126	1,880	2,128	7,056
1875	16	2,797	1,702	434	1,846	389	132	1,504	1,555	5,601
1876	15	2,524	1,597	354	1,746	442	107	1,393	1,249	5,054
1877	15	2,529	1,608	375	1,746	410	114	1,407	1,297	5,100
1878	15	2,399	1,540	455	1,656	406	109	1,326	1,381	5,059
1879	15	2,382	1,558	494	1,656	400	98	1,347	1,553	5,213
1880	17	2,946	1,651	527	1,761	436	110	1,429	2,040	5,939
1881	17	3,170	1,603	614	1,736	454	118	1,387	2,349	6,281
1882	18	3,480	1,644	603	1,836	468	136	1,431	2,584	6,733
1883	19	3,522	1,591	688	1,867	490	139	1,382	2,803	6,865
1884	21	3,636	1,553	653	2,001	514	141	1,356	2,695	6,990
1885	21	3,602	1,479	628	2,011	512	136	1,292	2,529	6,693
1886	20	3,565	1,143	644	1,986	485	138	889	2,685	6,439
1887	20	4,019	856	648	1,961	469	122	656	3,080	6,601
1888	20	4,144	817	685	1,966	458	157	626	3,371	6,908
1889	20	4,583	779	547	1,906	478	165	611	4,009	7,589
1890	21	5,619	662	689	2,176	520	221	510	5,262	9,232
1891	23	6,563	758	756	2,454	594	230	611	5,734	10,263
1892	28	7,325	844	926	2,801	662	276	707	6,892	11,904
1893	30	6,901	1,015	1,104	2,961	765	286	864	5,622	10,949
1894	30	7,556	1,084	929	3,061	831	264	873	6,451	12,048
1895	31	8,016	1,225	855	3,297	792	281	1,003	6,688	12,731
1896	33	8,460	1,393	1,006	3,451	832	297	1,151	7,101	13,375
1897	33	8,571	1,520	1,016	3,451	858	303	1,236	8,373	14,756
1898	33	8,677	1,780	1,077	3,351	898	289	1,262	8,874	15,420
1899	34	10,304	3,217	1,361	3,551	980	313	1,479	12,172	20,101
1900	40	12,761	3,134	1,516	3,850	1,076	458	2,061	15,549	25,243
1901	46	15,353	3,688	1,529	4,043	1,203	629	2,812	19,198	30,143

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

NORTH CAROLINA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1865	2	$24	$61	$54	$68	.....	$3	.....	$52	$141
1866	5	415	415	176	378	$8	41	$198	318	1,182
1867	5	617	546	198	585	26	44	280	348	1,582
1868	6	873	635	441	663	41	56	316	820	2,247
1869	6	1,420	730	378	847	53	102	379	1,402	3,020
1870	6	1,512	923	399	850	70	120	529	1,562	3,519
1871	9	2,449	1,685	460	1,610	87	196	1,338	2,081	5,635
1872	10	3,083	1,900	458	1,953	103	192	1,549	2,438	6,708
1873	10	3,480	1,970	602	2,100	149	186	1,668	2,546	7,142
1874	11	3,109	2,180	592	2,200	181	209	1,818	2,252	7,128
1875	11	3,373	1,931	524	2,200	219	269	1,602	2,270	6,942
1876	15	3,716	1,769	497	2,556	257	304	1,440	2,284	7,213
1877	15	3,873	1,608	492	2,601	287	310	1,272	2,253	7,166
1878	15	4,050	1,924	536	2,551	297	227	1,526	2,442	7,659
1879	15	3,836	2,254	577	2,501	293	225	1,753	2,341	7,727
1880	15	4,187	2,299	579	2,501	320	214	1,815	2,883	8,420
1881	15	4,877	2,140	705	2,501	348	274	1,677	3,041	8,838
1882	15	4,738	1,768	700	2,501	475	256	1,344	2,890	8,375
1883	15	4,832	1,568	655	2,401	473	308	1,152	3,215	8,354
1884	15	5,134	1,499	706	2,401	533	291	1,130	3,206	8,657
1885	15	4,672	1,117	729	2,064	472	236	993	3,238	8,150
1886	17	5,086	1,275	709	2,376	510	235	861	3,362	8,356
1887	18	5,323	1,029	648	2,412	544	271	796	3,537	8,507
1888	18	5,245	916	631	2,266	562	270	648	3,329	8,083
1889	19	5,897	836	531	2,426	594	351	611	3,946	8,890
1890	21	6,659	920	506	2,656	649	378	646	4,673	10,025
1891	22	7,126	875	621	2,691	665	386	601	4,451	10,051
1892	23	6,094	869	618	2,625	738	359	644	3,899	9,189
1893	24	5,740	968	658	2,676	730	414	750	3,333	8,907
1894	26	5,941	880	692	2,756	744	363	667	4,259	9,556
1895	27	6,314	916	558	2,716	780	280	686	4,551	9,896
1896	28	6,648	956	779	2,766	759	310	705	4,870	10,624
1897	27	6,770	948	671	2,701	773	348	643	5,340	10,936
1898	27	6,501	1,074	765	2,691	824	343	681	5,936	11,168
1899	29	7,944	1,360	920	3,001	834	422	894	7,096	13,656
1900	31	9,274	2,182	802	3,044	906	528	1,468	7,477	15,362
1901	36	10,588	2,391	922	3,119	955	611	1,705	7,796	17,073

SOUTH CAROLINA.

1866	2	$732	$144	$399	$500	$2	$82	$63	$823	$1,502
1867	2	827	171	326	585	14	92	148	586	1,531
1868	3	1,294	204	381	685	51	70	146	1,206	2,237
1869	3	1,484	278	415	824	74	94	181	1,028	2,400
1870	3	1,829	375	437	1,081	121	79	333	961	2,866
1871	7	2,818	1,380	559	1,900	151	116	1,224	1,656	5,330
1872	8	3,274	1,853	550	2,400	189	180	1,650	1,691	6,392
1873	12	4,044	2,425	372	3,168	339	208	2,181	1,499	7,938
1874	12	4,034	2,010	469	3,135	362	313	1,796	1,695	7,799
1875	12	4,560	1,760	654	3,135	467	234	1,566	1,920	8,204
1876	12	4,103	1,585	674	3,185	462	229	1,271	1,620	7,722
1877	12	3,380	1,620	410	2,871	450	242	1,224	1,623	7,148
1878	12	3,766	1,620	575	2,851	433	203	1,290	1,649	7,222
1879	12	3,468	1,700	757	2,450	354	254	1,301	2,101	7,191
1880	12	4,115	1,690	600	2,450	368	307	1,331	2,586	7,828
1881	13	4,483	1,685	676	1,885	418	395	1,187	2,970	7,978
1882	13	4,306	1,640	517	1,885	698	358	1,170	2,505	7,791
1883	13	4,530	1,505	640	1,885	754	443	1,118	2,584	7,791
1884	14	4,646	1,501	759	1,935	773	588	1,096	2,418	7,931
1885	14	4,590	1,414	840	1,935	802	590	1,002	2,723	8,166
1886	16	4,764	1,290	808	1,779	814	586	874	3,609	8,463
1887	15	4,944	1,023	1,001	1,698	779	709	560	3,545	8,633
1888	16	5,970	1,172	646	1,773	788	798	420	3,096	9,361
1889	16	6,255	1,017	610	1,798	842	864	391	3,125	9,587
1890	16	6,614	712	743	1,798	880	1,011	390	3,511	9,725
1891	14	6,563	669	323	1,623	936	858	384	2,730	8,889
1892	14	5,868	619	490	1,623	888	829	107	3,050	8,274
1893	14	6,055	625	503	1,748	844	690	418	3,058	8,616
1894	14	5,462	625	495	1,748	780	609	394	3,221	8,369
1895	16	5,785	725	397	1,918	779	555	510	3,575	8,973
1896	15	5,997	650	585	1,848	719	506	447	3,744	9,376
1897	16	5,943	662	616	1,890	763	496	451	3,495	9,413
1898	16	5,907	939	546	1,943	750	492	539	3,824	9,487
1899	16	5,740	1,011	651	1,923	755	472	620	5,083	10,375
1900	17	7,199	1,844	481	2,083	703	563	1,471	5,172	11,935
1901	17	8,556	1,882	461	2,098	713	652	1,489	5,036	13,593

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

GEORGIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1865	1	$97	$40	$219	$100	.....	$15	.....	$350	$466
1866	9	1,441	1,775	1,060	1,600	$30	162	$1,079	1,916	5,226
1867	8	1,786	1,784	812	1,600	105	199	1,224	1,297	4,862
1868	8	2,092	1,684	1,221	1,600	134	233	1,232	2,074	5,757
1869	7	2,275	1,384	836	1,500	187	232	1,147	1,621	5,001
1870	8	2,504	1,646	1,057	1,815	239	295	1,148	1,682	5,777
1871	10	3,167	2,306	926	2,384	269	282	1,834	1,793	7,031
1872	11	3,169	2,506	1,083	2,615	367	298	2,115	1,932	7,657
1873	13	3,906	2,637	706	2,785	419	423	2,215	1,821	8,092
1874	13	3,445	2,676	755	2,785	456	374	2,223	1,578	7,773
1875	12	3,108	2,151	1,071	2,663	459	251	1,735	1,557	7,053
1876	12	2,719	2,190	803	2,335	461	192	1,804	1,653	6,638
1877	12	2,775	2,102	783	2,141	353	164	1,621	1,594	6,369
1878	12	2,580	2,157	989	2,041	367	176	1,772	1,625	6,598
1879	13	3,045	2,264	878	2,166	381	177	1,860	1,768	7,249
1880	13	3,692	2,323	862	2,221	432	180	1,940	2,012	7,850
1881	12	4,468	2,273	1,107	2,281	484	252	1,897	2,766	8,818
1882	12	4,711	2,194	944	2,281	545	303	1,825	2,752	8,905
1883	13	5,252	1,982	845	2,331	635	323	1,659	2,813	9,199
1884	15	4,931	1,975	1,046	2,436	815	282	1,638	2,511	9,135
1885	16	5,383	1,902	1,226	2,472	813	337	1,571	3,335	9,667
1886	17	6,306	1,224	1,203	2,686	893	433	979	4,010	10,215
1887	21	7,789	1,139	1,491	3,051	952	513	878	5,003	12,156
1888	24	8,662	1,120	1,340	3,361	1,055	617	860	4,813	12,988
1889	29	9,694	1,096	1,204	3,752	1,128	683	840	6,214	14,543
1890	30	10,724	1,068	1,199	3,906	1,164	796	822	6,335	15,986
1891	32	10,731	1,212	984	4,418	1,204	780	947	5,420	15,452
1892	32	10,585	1,186	916	4,541	1,242	791	978	5,956	15,397
1893	27	8,018	1,105	829	3,766	1,091	752	880	4,183	12,248
1894	29	8,404	1,207	871	3,816	1,041	701	967	4,742	13,151
1895	29	8,147	1,231	822	3,516	1,037	776	925	5,698	13,354
1896	30	9,416	1,423	1,119	4,016	1,225	613	1,109	6,634	15,671
1897	30	9,788	1,301	1,293	4,016	1,257	727	989	7,251	16,573
1898	29	9,971	1,561	1,374	3,916	1,312	760	1,036	7,283	16,383
1899	27	9,944	1,785	1,242	3,756	1,299	798	1,050	8,670	17,589
1900	27	13,272	3,360	1,412	4,306	1,444	1,040	2,095	10,865	23,562
1901	32	16,841	3,709	1,497	4,416	1,571	1,289	2,545	12,745	28,480

FLORIDA.

1874	1	$5	$30	$30	$38	.....	.....	$27	$11	$76
1875	1	56	50	33	50	.....	$5	41	71	167
1876	1	59	53	34	50	$1	4	44	66	166
1877	1	77	50	16	50	2	2	45	48	167
1878	1	82	68	15	50	2	3	45	51	185
1879	1	73	90	26	50	2	6	45	100	206
1880	2	129	81	31	100	2	4	45	157	312
1881	2	290	81	69	100	8	8	67	319	502
1882	2	292	80	90	100	11	15	55	401	582
1883	2	371	80	97	100	15	13	58	401	600
1884	3	432	93	109	150	16	11	82	496	787
1885	5	645	203	207	300	20	36	120	782	1,334
1886	9	1,298	301	298	550	33	60	165	1,437	2,462
1887	8	1,442	282	318	500	66	52	147	1,516	2,508
1888	13	1,980	480	402	897	99	79	195	2,049	3,725
1889	13	2,459	492	277	950	131	106	239	2,352	4,279
1890	15	3,640	442	310	1,150	174	151	291	3,364	5,604
1891	17	3,868	455	408	1,200	210	186	303	3,629	6,108
1892	18	4,272	455	456	1,350	259	232	325	4,481	7,189
1893	17	3,501	442	565	1,300	288	267	325	3,217	6,100
1894	19	4,447	505	447	1,485	350	183	382	4,443	7,476
1895	18	3,815	493	408	1,435	379	186	368	3,950	6,943
1896	17	3,623	480	512	1,350	462	142	363	3,912	6,866
1897	15	3,243	430	556	1,150	463	161	301	3,905	6,489
1898	15	3,045	739	799	1,150	513	134	331	5,102	7,951
1899	15	3,600	705	699	1,150	524	136	384	5,773	8,747
1900	16	4,463	875	696	1,155	608	159	557	6,435	9,643
1901	17	5,654	1,028	830	1,355	659	289	752	7,928	11,852

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

ALABAMA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1865	*a* 2	.....	.....	.....	.....	.....	.....	.....	.....	.....
1866	3	$458	$459	$1,066	$500	$8	$75	$262	$1,053	$2,203
1867	2	428	311	171	400	14	40	268	294	1,091
1868	2	380	311	263	400	14	54	267	322	1,114
1869	2	325	311	175	400	14	72	261	286	1,039
1870	2	526	311	108	400	15	74	265	312	1,074
1871	7	1,011	842	214	948	38	45	693	536	2,334
1872	8	1,589	1,184	379	1,287	75	72	1,013	1,001	3,584
1873	9	1,743	1,430	392	1,579	127	93	1,269	872	4,075
1874	9	1,606	1,571	434	1,635	163	69	1,383	977	4,410
1875	9	1,455	1,612	463	1,635	182	80	1,401	957	4,353
1876	10	1,700	1,643	449	1,693	168	65	1,430	850	4,468
1877	10	1,760	1,521	353	1,668	186	77	1,349	768	4,231
1878	10	2,133	1,691	453	1,668	161	86	1,439	1,188	5,083
1879	10	1,923	1,711	644	1,668	193	101	1,463	1,407	5,156
1880	9	2,236	1,556	421	1,518	221	144	1,320	1,319	5,037
1881	9	2,244	1,497	526	1,518	250	197	1,280	1,719	5,326
1882	9	2,532	1,277	488	1,468	283	187	1,099	1,647	5,196
1883	10	2,380	1,288	463	1,493	277	191	1,069	1,568	4,996
1884	10	2,999	1,134	584	1,735	256	188	929	1,828	5,777
1885	10	3,266	1,217	589	1,835	291	213	990	2,143	6,248
1886	12	4,316	1,073	637	1,935	357	324	872	3,350	7,660
1887	20	8,503	951	1,062	3,485	640	451	782	5,925	13,016
1888	21	7,459	1,163	1,124	3,544	724	495	749	4,785	12,261
1889	25	8,275	1,212	1,005	3,953	938	544	838	6,739	14,658
1890	30	9,743	1,549	932	4,294	1,010	645	1,070	7,025	15,867
1891	29	8,573	1,404	778	4,204	1,040	609	1,068	5,562	13,910
1892	29	7,817	1,253	800	3,919	981	585	1,034	5,414	13,257
1893	28	6,068	1,133	778	3,594	822	576	975	3,356	10,578
1894	27	6,548	1,283	867	3,694	778	515	989	5,052	12,111
1895	26	6,549	1,291	677	3,485	582	524	1,009	5,636	12,196
1896	27	6,711	1,316	1,113	3,405	613	532	1,064	5,728	12,699
1897	26	6,571	1,355	993	3,355	636	525	1,053	6,113	13,003
1898	26	6,682	1,101	1,030	3,205	659	528	809	6,953	13,266
1899	26	7,240	1,421	1,160	3,105	636	581	1,074	9,559	15,915
1900	28	9,040	2,082	1,406	3,480	610	784	1,717	10,938	19,055
1901	35	11,915	2,312	1,759	3,690	715	1,012	1,992	12,365	22,497

MISSISSIPPI.

1865	1	$16	$57	$70	$50	.....	$6	.....	$86	$163
1866	2	132	126	162	150	$25	21	$41	188	464
1867	2	189	77	85	150	7	17	66	152	403
1868	1	63	45	17	100	2	6	41	.....	148
1869	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1870	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1871	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1872	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1873	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1874	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1875	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1876	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1877	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1878	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1879	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1880	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1881	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1882	1	132	75	52	75	.....	9	68	108	284
1883	3	326	156	124	175	3	23	138	310	704
1884	4	466	182	107	305	11	25	158	307	903
1885	6	1,075	177	166	475	39	38	151	597	1,629
1886	7	1,626	215	213	625	69	61	181	942	2,287
1887	12	2,293	320	354	1,055	127	102	277	1,264	3,392
1888	12	2,647	393	400	1,105	242	93	293	1,379	3,814
1889	12	2,895	339	298	1,130	311	113	298	1,660	4,204
1890	12	3,297	341	334	1,140	354	154	296	1,806	4,641
1891	13	2,990	354	278	1,165	420	137	317	1,565	4,358
1892	13	2,743	394	329	1,165	429	151	304	1,614	4,211
1893	12	2,358	339	305	1,055	457	107	305	1,221	3,717
1894	11	2,488	264	247	955	416	75	237	1,451	3,690
1895	10	2,098	239	250	855	390	71	211	1,610	3,439
1896	10	2,467	243	375	855	392	119	217	2,032	4,126
1897	10	2,501	243	305	855	381	128	216	2,034	4,270
1898	10	2,475	277	317	855	402	150	227	2,250	4,354
1899	12	2,554	344	338	955	422	154	285	2,725	4,976
1900	12	3,070	794	428	980	461	203	769	3,879	6,557
1901	14	3,992	869	370	1,130	487	302	866	3,569	7,468

a No report.

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

LOUISIANA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1864	1	$168	$300	$2,343	$500	.....	$76	$166	$2,210	$3,121
1865	1	294	721	5,777	500	$17	183	180	5,089	6,572
1866	3	1,883	1,326	2,027	1,800	35	340	710	3,637	7,339
1867	2	1,407	1,218	540	1,300	59	119	1,064	684	3,651
1868	2	1,004	1,208	993	1,300	62	105	1,059	1,124	3,781
1869	2	1,432	1,208	689	1,300	70	93	1,052	1,483	4,089
1870	2	1,816	1,208	541	1,300	107	102	1,043	1,446	4,257
1871	7	5,851	2,958	1,714	3,500	145	247	2,490	4,670	12,654
1872	9	7,770	4,114	2,379	4,850	220	311	3,549	6,425	17,427
1873	9	9,108	3,900	2,490	4,750	297	300	3,335	7,512	18,710
1874	7	5,877	2,784	2,053	3,850	272	358	2,360	4,901	12,732
1875	7	6,833	2,564	2,107	3,650	483	353	2,273	5,673	13,751
1876	7	6,422	984	2,514	3,300	539	284	883	5,922	11,783
1877	7	6,597	800	2,256	3,300	516	269	713	5,237	11,358
1878	7	5,341	1,781	2,139	2,875	573	340	1,385	4,839	10,640
1879	7	5,670	2,258	2,196	2,875	448	299	1,697	5,297	11,574
1880	7	7,107	2,153	2,348	2,875	570	320	1,874	6,013	13,256
1881	7	8,676	2,518	3,723	2,875	815	336	2,157	8,478	16,264
1882	8	8,829	2,578	2,758	2,975	985	392	2,246	8,053	16,003
1883	8	9,467	2,577	2,378	3,225	1,102	414	2,240	8,136	16,316
1884	9	8,677	2,429	2,727	3,625	1,201	555	2,158	7,122	16,037
1885	9	9,860	2,232	2,974	3,625	1,306	506	1,976	8,994	17,633
1886	9	9,771	1,811	3,556	3,525	1,154	452	1,549	9,559	18,153
1887	13	11,133	1,758	3,397	3,425	1,229	595	1,317	10,402	19,900
1888	13	12,419	2,234	3,730	3,425	1,508	395	1,327	11,912	22,643
1889	15	15,119	1,809	1,775	3,685	1,658	570	1,047	12,880	25,493
1890	19	17,415	1,530	2,242	4,325	1,901	771	949	14,784	27,999
1891	21	17,558	1,510	2,579	4,435	2,091	735	930	14,359	27,732
1892	21	16,962	1,403	3,224	4,435	2,148	775	1,069	18,328	30,325
1893	20	16,501	1,152	2,188	3,935	2,496	673	1,034	13,549	26,433
1894	19	15,658	1,143	2,642	3,760	2,612	543	973	15,513	26,032
1895	19	16,218	1,151	2,911	3,660	2,740	452	1,021	18,039	28,321
1896	18	14,014	1,118	3,049	2,860	2,608	488	997	14,081	24,420
1897	19	14,036	1,137	3,466	3,160	2,679	519	996	15,301	25,646
1898	19	14,316	1,228	3,495	3,160	2,736	622	748	16,503	26,605
1899	20	15,837	1,441	2,437	3,260	2,934	594	918	18,395	29,817
1900	21	18,441	2,380	2,773	3,285	3,074	937	1,764	20,308	33,526
1901	26	23,759	2,906	3,240	4,158	3,624	1,101	2,380	23,525	42,971

TEXAS.

1866	4	$209	$439	$439	$428	$4	$36	$170	$626	$1,369
1867	4	331	674	567	576	12	89	405	495	2,018
1868	4	509	673	491	525	37	73	396	634	1,922
1869	4	475	703	426	525	42	84	386	562	1,780
1870	4	532	681	480	525	50	58	386	617	1,891
1871	5	854	801	573	625	58	78	507	1,006	2,656
1872	5	1,094	900	498	725	88	70	592	808	2,782
1873	7	1,180	1,025	699	925	180	79	670	1,044	3,334
1874	9	1,375	1,054	635	1,095	221	88	772	1,038	3,537
1875	10	1,367	964	518	1,200	260	84	673	1,081	3,618
1876	10	1,522	849	550	1,025	297	67	587	1,174	3,622
1877	12	1,706	859	665	1,125	294	127	592	1,413	4,003
1878	11	1,508	825	687	1,050	296	76	533	1,516	3,869
1879	11	1,512	935	870	1,050	296	80	567	1,604	4,120
1880	13	2,044	1,030	784	1,300	279	106	732	2,081	5,021
1881	15	3,257	1,236	1,159	1,475	316	228	905	3,691	7,484
1882	21	5,602	1,421	1,402	1,950	472	323	1,057	5,487	10,573
1883	43	10,099	1,927	2,200	3,652	1,049	683	1,462	8,003	16,789
1884	59	11,945	2,016	2,428	5,970	1,689	765	1,647	7,928	19,940
1885	68	13,777	2,076	2,714	6,880	2,002	844	1,739	9,184	22,733
1886	74	16,657	2,308	3,158	7,685	2,106	1,102	1,737	11,647	26,842
1887	91	20,762	2,765	4,063	9,920	2,431	1,119	2,108	13,710	32,969
1888	100	24,689	3,034	4,033	11,806	2,777	1,129	2,313	15,785	38,471
1889	127	30,749	3,688	3,585	14,326	3,175	1,352	2,693	21,152	48,860
1890	189	48,814	4,980	4,529	22,227	3,533	1,986	3,821	30,450	71,948
1891	206	48,591	5,253	4,950	24,833	4,376	2,062	4,339	26,672	71,270
1892	223	52,933	5,615	5,117	26,315	4,783	2,178	4,704	32,065	78,924
1893	222	44,828	5,549	6,064	23,596	4,938	2,332	4,611	25,748	68,545
1894	217	47,645	5,424	5,689	22,380	4,892	1,827	4,544	30,181	73,283
1895	214	51,189	5,614	4,550	21,380	4,945	1,977	4,561	33,253	76,195
1896	207	44,085	5,583	7,604	20,920	5,172	1,997	4,515	30,553	71,829
1897	201	39,361	5,533	7,621	19,931	5,300	2,145	4,327	34,872	75,072
1898	196	42,838	6,107	7,000	19,205	5,230	2,171	4,419	37,895	77,553
1899	199	48,742	6,091	7,082	19,080	5,275	2,712	4,708	44,266	86,839
1900	223	56,453	8,768	6,601	19,619	5,718	3,311	7,177	49,749	97,763
1901	284	70,961	10,355	10,397	22,316	6,106	4,675	9,102	74,805	133,815

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

ARKANSAS.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1866	2	$244	$252	$118	$200	.....	$24	$130	$172	$738
1867	2	361	384	195	200	$20	27	179	384	1,042
1868	2	418	367	108	200	32	16	179	375	1,029
1869	2	171	271	30	200	37	1	179	73	597
1870	2	188	256	41	200	36	3	179	104	620
1871	2	185	254	40	200	31	7	179	108	613
1872	2	179	233	37	205	20	13	161	115	582
1873	2	229	255	63	205	21	19	182	126	618
1874	2	227	255	43	205	24	18	181	138	617
1875	2	174	155	43	205	26	16	94	79	481
1876	2	263	155	48	205	29	8	95	179	581
1877	2	239	290	46	205	30	9	185	186	698
1878	2	274	326	75	205	32	8	184	250	759
1879	2	284	305	93	205	36	9	184	255	784
1880	2	248	308	63	205	40	10	184	265	779
1881	2	381	325	74	205	42	21	184	412	952
1882	2	578	309	113	305	64	25	184	473	1,137
1883	5	1,103	457	218	455	70	58	297	1,097	2,076
1884	4	1,043	378	251	405	148	23	249	951	1,968
1885	6	1,801	500	260	705	166	48	323	1,514	2,938
1886	6	2,101	523	339	755	205	55	298	1,908	3,577
1887	7	2,794	611	341	950	112	102	349	2,313	4,301
1888	7	2,768	616	325	950	191	105	369	2,180	4,286
1889	8	3,303	667	233	1,200	239	76	289	2,332	4,765
1890	9	4,009	497	275	1,530	338	150	256	2,235	5,527
1891	10	3,667	410	235	1,600	414	138	279	1,872	5,093
1892	10	3,424	385	339	1,600	482	111	279	2,075	4,940
1893	9	2,194	250	354	1,100	380	101	225	1,267	3,310
1894	8	2,323	238	217	1,050	357	56	212	1,525	3,422
1895	9	2,359	289	226	1,220	282	58	259	1,742	3,694
1896	9	2,556	299	233	1,220	294	65	268	1,661	3,826
1897	9	2,329	339	259	1,220	255	62	259	1,805	3,919
1898	7	2,443	317	291	1,070	266	71	226	2,150	3,962
1899	7	2,480	301	391	1,070	280	82	224	2,678	4,652
1900	7	2,869	362	391	1,070	296	147	246	3,102	5,245
1901	10	3,769	463	324	1,140	323	234	338	3,811	6,468

KENTUCKY.

1864	1	$83	$352	$142	$200	$4	$20	$99	$136	$559
1865	11	2,284	2,465	1,275	2,272	28	191	1,231	2,129	6,841
1866	15	2,993	3,074	885	2,840	138	197	2,300	1,706	7,827
1867	15	3,155	3,084	787	2,885	197	177	2,334	1,583	7,861
1868	15	3,107	3,022	819	2,835	264	207	2,330	1,416	7,688
1869	16	3,389	2,970	649	2,885	331	230	2,349	1,732	7,923
1870	17	3,762	3,002	689	3,119	396	221	2,414	1,859	8,419
1871	29	6,437	5,765	986	6,234	462	350	4,822	2,839	15,501
1872	33	8,412	7,197	1,110	7,675	570	498	6,339	3,163	18,984
1873	36	9,599	7,655	1,297	8,221	751	565	6,783	4,040	21,452
1874	43	12,580	9,430	1,935	9,900	970	750	7,980	5,449	27,333
1875	50	13,623	9,712	1,794	10,395	1,263	839	8,157	5,643	28,745
1876	48	13,488	9,470	1,647	10,097	1,509	694	7,856	5,209	28,362
1877	46	13,705	9,264	1,629	10,037	1,566	677	7,695	5,257	27,821
1878	48	12,428	9,805	1,926	9,957	1,444	627	7,734	5,836	28,187
1879	48	12,618	10,844	1,997	9,987	1,410	587	8,611	6,649	30,488
1880	49	15,347	10,906	2,021	10,197	1,513	586	8,853	8,510	33,333
1881	50	17,986	11,358	2,074	10,435	1,842	686	8,885	10,675	37,028
1882	57	19,594	11,368	2,416	11,421	2,002	914	9,199	11,506	38,936
1883	65	22,456	11,902	2,735	12,568	2,362	834	9,434	13,579	43,443
1884	67	22,873	11,712	2,641	13,010	2,666	878	9,182	11,900	42,380
1885	68	22,731	10,634	2,859	13,200	2,732	1,008	8,265	11,636	41,642
1886	68	25,243	7,703	2,532	13,310	3,104	1,054	5,449	13,097	41,636
1887	68	27,136	6,144	2,809	13,310	3,242	1,010	3,680	14,509	42,477
1888	69	27,798	5,886	2,606	13,754	3,379	1,103	3,080	14,299	42,768
1889	73	30,955	5,595	2,555	14,319	3,364	1,347	2,877	15,741	47,039
1890	76	33,235	5,388	2,313	14,854	3,594	1,623	2,880	17,189	48,963
1891	81	31,699	4,823	2,542	15,299	3,933	1,290	3,019	16,624	46,951
1892	82	33,685	4,808	2,856	15,379	3,853	1,347	3,545	19,230	51,302
1893	81	27,887	5,327	2,956	14,463	3,732	1,244	3,549	14,624	42,248
1894	77	27,627	5,501	2,381	13,304	3,289	956	3,946	16,031	42,342
1895	76	27,938	5,468	2,634	13,109	3,299	973	3,875	16,266	43,716
1896	77	26,401	6,561	3,055	13,084	3,401	949	4,674	15,640	42,967
1897	75	24,548	6,803	2,542	11,728	3,073	932	4,673	16,713	44,129
1898	75	24,075	8,950	2,918	11,065	2,870	706	5,262	21,234	47,626
1899	75	26,048	9,715	3,520	11,325	2,780	793	5,501	25,078	58,812
1900	81	32,711	11,582	3,618	12,843	3,853	1,047	7,245	27,755	65,759
1901	84	35,129	13,424	3,979	12,889	4,001	1,277	9,185	27,739	69,475

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

TENNESSEE.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits	Outstanding circulation.	Individual deposits.	Total.
1864	3	$87	$485	$554	$340	.....	$100	$127	$939	$1,850
1865	7	1,012	3,228	2,246	1,025	$37	146	459	3,821	7,451
1866	10	2,195	2,298	1,811	1,700	133	210	1,039	4,480	8,177
1867	12	2,520	2,132	1,163	1,930	167	150	1,112	2,867	6,961
1868	12	2,240	2,481	1,020	1,925	165	141	1,143	3,087	6,969
1869	13	3,321	1,999	853	2,017	193	239	1,145	3,309	7,450
1870	13	3,267	2,175	886	1,950	222	195	1,399	2,831	7,604
1871	19	4,505	3,084	1,076	2,817	260	264	2,389	3,664	10,130
1872	22	5,224	3,467	1,132	3,146	335	275	2,726	3,914	11,340
1873	23	5,154	3,450	1,102	3,101	433	252	2,668	4,250	11,363
1874	24	4,751	3,307	1,372	3,255	447	246	2,618	3,836	10,922
1875	27	4,816	3,189	1,203	3,455	515	259	2,474	3,566	10,702
1876	25	5,019	3,051	1,200	3,350	564	259	2,368	4,343	11,400
1877	25	5,060	3,277	1,438	3,080	571	207	2,302	4,675	11,491
1878	25	4,735	3,567	1,855	3,080	479	211	2,427	5,273	12,329
1879	24	4,967	3,234	1,365	2,955	450	206	2,370	4,684	11,247
1880	23	6,341	3,254	1,711	3,005	556	207	2,477	6,586	13,391
1881	25	7,937	3,363	2,092	3,430	645	295	2,627	8,322	16,132
1882	29	8,435	3,492	1,812	3,715	695	331	2,781	7,590	15,822
1883	30	10,475	3,264	1,915	4,315	810	384	2,568	8,419	18,069
1884	33	11,458	2,925	1,776	5,005	1,066	461	2,267	8,258	18,567
1885	32	11,554	2,726	1,773	5,008	998	473	2,114	7,784	18,398
1886	33	13,608	1,939	1,783	5,418	885	671	1,328	9,224	20,260
1887	40	19,233	1,941	2,475	7,460	1,461	611	1,327	11,759	27,104
1888	42	19,850	1,873	2,418	7,715	1,616	872	1,254	11,241	27,075
1889	45	21,823	1,804	1,715	8,030	1,750	1,048	1,195	13,137	29,840
1890	51	25,680	1,733	2,021	9,773	2,040	1,166	1,232	15,121	34,848
1891	53	23,647	1,789	1,872	10,380	2,198	1,204	1,338	13,436	32,588
1892	55	23,620	1,779	2,139	10,179	2,242	1,099	1,327	15,412	34,185
1893	52	18,336	1,664	2,674	9,400	2,109	1,048	1,224	10,456	27,349
1894	49	19,049	1,663	2,191	8,775	1,917	799	1,169	13,132	28,881
1895	48	18,311	1,810	2,176	8,325	1,868	851	1,204	13,668	29,120
1896	48	18,603	2,116	2,521	8,275	1,853	842	1,496	13,927	30,103
1897	49	21,149	2,196	2,896	8,760	1,914	839	1,543	17,219	35,226
1898	49	20,471	2,574	2,772	8,435	1,831	884	1,737	17,827	35,427
1899	47	21,395	2,686	2,427	7,360	1,769	913	2,011	21,090	38,881
1900	50	23,269	4,325	2,798	7,338	1,774	1,072	3,217	22,083	41,214
1901	55	26,029	4,741	2,425	7,280	1,799	1,227	3,632	22,561	43,389

OHIO.

1863	20	$2,516	$1,493	$1,126	$2,363	.....	$69	.....	$2,896	$5,810
1864	82	10,367	12,402	7,332	9,772	$91	831	$5,759	14,867	34,979
1865	134	22,104	29,611	13,994	21,146	730	1,829	14,731	26,040	73,389
1866	155	28,333	28,523	11,151	21,805	1,834	2,699	18,121	23,274	75,319
1867	135	29,669	27,771	9,285	21,905	2,715	1,796	18,303	23,896	74,541
1868	135	30,924	27,521	8,524	21,556	3,402	1,916	18,272	23,602	75,078
1869	132	33,539	24,520	7,134	22,180	4,021	1,949	17,676	21,618	73,036
1870	130	33,865	23,300	7,047	22,105	4,121	1,797	17,541	21,046	72,068
1871	130	39,227	24,273	8,669	23,050	4,593	1,964	18,607	28,512	84,529
1872	158	47,999	26,796	8,374	26,791	5,119	2,355	21,706	30,018	94,464
1873	168	54,407	27,613	8,866	28,843	5,659	2,635	22,848	33,914	103,827
1874	169	52,007	27,954	9,139	29,173	6,122	2,945	22,870	32,029	101,125
1875	173	56,186	28,397	9,384	29,644	6,347	3,156	22,855	34,440	106,133
1876	170	50,264	26,847	8,704	29,653	6,237	2,932	21,435	30,025	97,724
1877	165	48,914	26,243	8,764	28,372	5,584	2,714	20,470	30,213	95,505
1878	163	44,172	26,002	10,178	27,287	5,316	2,477	19,952	30,266	93,323
1879	162	46,821	27,197	12,182	26,222	4,946	2,276	20,366	40,503	104,252
1880	170	54,402	26,861	13,193	26,562	5,167	2,554	20,945	46,773	113,863
1881	177	66,980	29,167	15,108	29,389	5,421	3,348	21,468	60,960	135,420
1882	186	74,443	27,824	14,636	32,604	5,578	3,359	20,840	60,735	136,115
1883	200	76,324	29,008	15,198	35,183	6,033	3,487	23,148	59,615	139,920
1884	204	70,664	26,673	14,716	36,308	6,292	3,212	21,164	51,634	130,317
1885	203	71,137	24,337	16,217	36,710	6,400	3,095	19,011	54,654	132,369
1886	209	85,374	22,096	17,188	38,294	6,895	3,558	16,268	67,975	150,043
1887	216	93,388	18,473	16,532	39,896	7,918	3,729	12,780	69,959	153,732
1888	219	92,125	18,808	17,187	39,949	8,313	4,032	10,725	73,710	157,826
1889	221	102,026	16,070	13,823	40,299	9,310	3,972	8,667	81,371	168,039
1890	233	115,686	11,923	12,768	41,958	10,019	4,797	8,228	88,220	174,464
1891	237	117,323	11,774	13,965	43,643	11,007	4,815	8,164	91,452	180,262
1892	239	126,403	13,815	15,782	44,040	11,550	5,097	10,423	105,205	200,677
1893	242	111,040	17,457	16,788	45,645	12,117	5,284	13,881	84,440	178,599
1894	246	117,243	17,197	15,737	45,166	12,529	4,190	13,086	98,986	195,767
1895	247	124,236	18,011	14,364	45,445	12,809	4,349	13,513	100,367	198,698
1896	248	116,612	21,134	15,992	45,330	12,930	4,598	16,577	92,019	191,803
1897	248	118,820	22,555	15,947	45,180	12,821	4,536	16,713	105,236	212,375
1898	252	124,842	26,095	17,074	44,865	12,976	4,387	16,680	120,512	231,345
1899	255	142,595	24,026	17,416	45,125	13,280	4,751	17,079	144,114	270,274
1900	276	164,621	29,386	20,186	46,516	14,033	6,042	20,686	158,018	297,887
1901	296	186,506	32,685	21,132	49,090	15,572	7,440	24,653	169,668	325,999

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

INDIANA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863	9	$478	$700	$274	$865	.....	$6	.....	$784	$1,732
1864	31	3,277	4,315	2,058	3,559	$35	258	$2,828	3,734	10,853
1865	70	9,237	14,674	5,931	12,260	321	740	8,275	10,526	33,259
1866	71	13,220	14,278	4,087	12,769	917	734	10,872	7,708	34,288
1867	70	13,210	14,211	3,685	12,767	1,557	748	10,995	7,148	34,092
1868	70	14,609	14,056	3,322	12,767	2,184	802	10,990	8,007	35,487
1869	69	16,832	14,072	2,951	13,187	2,815	836	11,306	8,456	37,468
1870	69	17,055	13,929	2,799	13,277	3,267	712	10,923	7,965	37,159
1871	72	18,866	15,183	3,278	14,762	3,471	840	12,356	10,598	43,931
1872	87	23,523	16,651	3,364	16,563	3,846	1,043	14,073	12,607	49,427
1873	92	27,147	16,920	3,300	17,632	4,248	1,110	14,472	14,023	53,146
1874	93	25,728	16,966	4,034	17,964	4,500	1,345	14,555	12,538	52,350
1875	103	28,049	16,255	4,214	18,583	4,672	1,512	13,881	14,467	54,931
1876	99	25,697	14,052	3,646	17,258	4,808	1,409	11,967	12,867	49,897
1877	99	24,632	13,877	4,051	16,404	4,504	1,405	11,721	13,305	49,105
1878	94	20,498	14,209	4,802	15,035	4,116	1,295	11,436	13,840	47,759
1879	91	19,873	13,155	4,768	13,278	3,913	1,216	10,350	17,181	48,919
1880	92	23,193	12,349	5,100	13,203	3,977	1,216	9,850	19,871	51,812
1881	93	25,162	12,236	5,350	13,094	3,854	1,401	8,768	23,206	54,169
1882	94	27,585	10,939	5,758	13,324	3,298	1,501	8,117	24,943	55,372
1883	98	28,745	11,020	5,685	14,029	3,717	1,519	8,595	23,542	54,909
1884	95	25,760	9,906	5,402	13,829	3,727	1,502	7,616	19,255	48,771
1885	90	23,358	8,912	5,362	12,190	3,032	1,479	6,734	19,845	46,192
1886	92	25,069	8,643	5,942	12,345	3,412	1,322	5,978	23,305	49,705
1887	93	28,030	6,789	6,165	11,895	3,532	1,505	4,218	25,254	50,084
1888	94	27,938	6,446	5,624	11,965	3,591	1,631	4,084	24,503	49,101
1889	97	29,598	6,108	4,493	12,284	3,768	1,673	3,937	30,013	55,978
1890	100	33,762	5,509	4,805	12,652	3,877	2,111	3,762	30,906	57,016
1891	100	33,648	5,343	5,606	12,477	4,036	2,092	3,586	32,959	60,377
1892	106	37,571	5,111	6,159	13,447	4,580	1,799	3,736	37,297	66,313
1893	115	31,110	5,445	6,726	13,777	4,704	1,867	4,557	26,496	53,995
1894	115	32,014	5,382	6,224	13,927	4,742	1,463	4,455	32,009	60,458
1895	114	35,484	5,845	6,303	14,422	4,666	1,418	4,545	34,151	62,431
1896	113	32,262	5,998	6,758	14,262	4,680	1,405	4,747	29,605	57,480
1897	113	31,877	5,975	6,109	14,057	4,627	1,213	4,634	34,450	63,229
1898	112	34,452	8,464	7,595	14,167	4,596	1,123	4,191	44,608	74,202
1899	115	38,168	7,938	7,508	14,287	4,562	1,188	1,768	54,066	90,529
1900	123	44,738	10,537	8,065	14,615	4,829	1,587	6,061	57,728	99,271
1901	135	53,388	12,020	9,092	16,313	4,741	1,686	7,140	65,655	114,426

ILLINOIS.

1863	3	$186	$169	$161	$275	.....	$5	.....	$313	$655
1864	36	4,527	4,473	3,270	3,916	$18	358	$2,140	5,559	14,510
1865	76	12,228	12,624	9,218	10,715	310	832	7,495	15,783	39,812
1866	82	17,202	13,035	8,530	11,570	865	1,023	9,383	16,446	44,112
1867	82	18,320	13,071	9,563	11,620	1,609	1,119	9,482	18,063	47,167
1868	83	23,313	12,961	10,683	12,070	2,804	1,071	9,597	22,884	54,411
1869	83	32,924	12,329	8,238	12,470	3,459	1,220	9,819	18,923	51,973
1870	81	27,821	12,661	8,779	12,770	3,928	1,365	10,132	21,608	56,482
1871	110	36,223	16,959	12,487	17,317	4,439	1,588	13,644	28,720	77,256
1872	132	43,069	18,833	11,581	19,558	4,365	1,818	15,600	32,595	84,175
1873	134	44,768	18,427	11,412	20,267	5,507	1,886	15,262	32,564	87,990
1874	143	45,554	18,131	14,796	20,564	6,342	1,796	14,704	38,051	95,579
1875	146	49,537	11,602	12,500	19,466	7,698	1,939	11,414	38,287	90,830
1876	146	45,308	12,206	10,878	18,546	8,941	1,707	9,384	32,486	83,041
1877	144	40,999	11,878	12,725	18,046	6,398	1,659	9,038	32,835	78,180
1878	139	34,808	13,515	12,184	15,730	5,870	1,438	8,063	31,515	73,296
1879	136	38,493	13,810	12,788	14,835	5,539	1,738	8,314	35,850	80,918
1880	136	45,662	13,484	18,010	14,965	5,823	1,874	8,567	49,392	102,025
1881	139	62,061	15,360	28,139	15,200	6,360	2,932	8,165	72,972	133,384
1882	148	73,118	11,723	20,022	18,990	5,846	2,556	8,799	69,763	129,585
1883	162	75,257	13,109	23,498	23,004	6,604	2,986	8,592	67,821	133,378
1884	167	71,680	11,760	24,103	24,100	7,300	3,491	7,757	62,620	127,772
1885	165	76,966	10,913	26,991	25,424	6,887	2,481	6,877	68,661	140,710
1886	168	88,126	9,263	24,719	27,887	7,633	2,975	6,038	75,175	149,169
1887	178	97,201	8,252	31,508	29,391	8,521	3,836	5,036	81,899	166,888
1888	182	104,530	9,124	34,338	30,074	9,937	3,977	4,730	90,170	180,202
1889	188	112,814	8,616	29,370	30,899	10,765	4,689	4,665	93,600	191,803
1890	192	122,750	8,221	29,491	31,222	12,195	5,203	4,821	102,696	206,638
1891	202	138,984	8,030	36,761	36,976	14,940	5,368	5,170	116,861	231,179
1892	211	159,821	8,629	36,500	39,946	16,167	6,326	5,350	131,589	260,161
1893	212	116,522	8,552	45,087	38,195	17,926	5,444	5,841	101,833	219,066
1894	217	137,637	9,331	39,711	38,491	17,751	4,643	5,911	118,328	247,950
1895	220	144,398	9,329	31,888	38,671	16,954	5,139	6,258	114,971	238,986
1896	221	127,366	9,588	32,612	39,221	16,118	5,073	6,649	103,541	217,821
1897	221	133,697	10,261	13,815	37,476	14,925	4,826	6,101	118,727	261,836
1898	218	156,709	12,029	16,069	36,946	16,004	5,097	6,782	140,942	294,062
1899	217	187,231	10,575	15,328	35,711	16,007	5,960	7,056	168,306	346,136
1900	240	209,108	14,813	54,591	37,733	15,925	7,393	13,728	181,866	398,359
1901	255	250,381	22,321	59,911	39,154	15,830	9,311	17,420	217,929	450,927

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

MICHIGAN.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863	1	$32	$43	$30	$75	.....	$1	.....	$52	$128
1864	14	1,692	1,161	1,286	1,217	$17	117	$700	2,215	4,708
1865	35	3,681	3,786	2,340	4,148	160	241	1,600	4,307	11,665
1866	42	6,361	5,152	2,605	4,985	384	359	3,765	6,849	17,068
1867	42	6,988	5,085	2,299	5,070	684	392	3,811	6,388	17,131
1868	42	8,221	4,979	2,425	5,210	1,066	424	3,809	7,653	19,131
1869	41	9,518	4,794	1,929	5,585	1,291	427	3,804	6,630	18,973
1870	41	9,655	4,940	1,877	5,585	1,520	502	3,897	6,282	19,019
1871	60	12,700	6,297	2,449	7,264	1,629	732	5,146	9,555	26,151
1872	71	16,350	7,573	2,730	8,695	2,050	814	6,293	11,152	30,801
1873	77	18,890	8,227	2,946	9,762	2,327	980	6,940	11,876	34,200
1874	79	17,905	8,207	3,067	10,202	2,556	1,117	7,049	11,450	34,112
1875	81	19,101	7,844	2,714	10,447	2,815	1,282	6,615	11,381	34,565
1876	79	17,728	6,969	2,621	9,972	3,005	1,146	5,556	11,128	32,517
1877	80	17,262	6,881	2,967	9,857	2,965	1,227	5,606	10,472	31,911
1878	79	15,996	7,137	3,380	9,628	2,710	1,086	5,380	11,660	32,394
1879	79	16,902	8,023	3,519	9,337	2,586	1,164	6,101	14,265	35,657
1880	79	19,938	7,887	3,929	9,335	2,591	1,358	6,108	18,295	39,563
1881	80	24,530	7,158	4,841	9,435	2,787	1,651	5,615	23,127	44,871
1882	85	29,825	7,504	5,696	10,855	2,597	1,819	5,793	26,239	50,626
1883	88	32,978	6,287	4,808	11,665	2,156	1,678	4,973	26,804	50,864
1884	98	29,716	5,721	4,593	12,445	2,420	1,592	4,474	23,043	47,571
1885	102	29,979	5,461	5,392	13,095	2,194	1,319	3,851	25,889	51,051
1886	108	36,249	4,920	5,772	13,995	2,453	1,641	3,759	28,806	55,177
1887	108	42,482	4,008	5,791	14,558	2,644	1,848	3,002	33,000	61,369
1888	109	42,625	3,962	5,635	14,975	2,927	1,953	2,829	33,623	63,469
1889	112	45,233	3,976	4,391	15,650	3,154	2,098	2,846	34,943	66,337
1890	110	48,856	3,670	4,136	15,515	3,356	2,268	2,732	38,659	69,603
1891	107	49,414	3,519	4,712	15,320	3,649	2,135	2,620	39,246	70,906
1892	104	52,476	3,352	5,008	15,034	3,871	2,003	2,582	43,508	78,081
1893	100	41,968	5,551	4,808	14,634	3,879	1,868	4,600	31,491	63,244
1894	96	43,202	5,144	4,446	13,634	3,548	1,551	4,149	35,553	66,961
1895	94	46,146	5,173	4,524	13,434	3,626	1,628	4,191	37,579	69,590
1896	91	42,754	5,144	4,771	13,109	3,493	1,525	4,112	34,968	65,230
1897	84	40,927	4,947	4,825	12,145	3,278	1,207	3,579	38,463	69,231
1898	82	43,368	6,152	5,007	11,895	3,247	1,275	3,897	43,090	74,888
1899	80	46,504	6,280	5,654	11,530	3,153	1,303	4,142	50,765	83,467
1900	83	50,900	6,895	6,100	11,472	3,239	1,606	4,974	54,065	87,180
1901	85	55,331	7,517	6,015	11,580	3,122	1,874	5,543	60,025	95,187

WISCONSIN.

1863	1	$162	$67	$146	$200	.....	$1	.....	$262	$463
1864	14	1,105	1,344	1,123	961	$19	61	$642	1,991	4,164
1865	34	3,108	3,137	2,305	2,707	64	175	1,931	4,446	10,186
1866	37	3,785	3,721	1,988	2,935	228	245	2,502	4,661	11,375
1867	37	3,953	3,706	2,067	2,935	403	282	2,553	4,532	11,533
1868	36	4,537	3,559	1,975	2,860	550	271	2,442	4,778	11,778
1869	34	4,712	3,275	1,293	2,710	594	338	2,321	3,898	10,656
1870	32	4,562	3,123	1,229	2,535	617	304	2,225	3,865	10,480
1871	41	6,160	3,823	1,621	3,300	686	315	2,852	5,399	13,902
1872	42	7,323	3,774	1,548	3,300	749	309	2,863	6,395	15,242
1873	45	8,232	3,879	1,931	3,565	944	321	3,007	7,265	17,100
1874	47	8,074	4,028	1,854	3,765	1,034	337	3,052	7,072	16,705
1875	42	8,061	2,988	1,761	3,500	1,089	361	2,216	7,046	15,683
1876	40	7,468	2,939	1,539	3,400	1,012	347	2,073	6,120	14,133
1877	41	7,634	2,978	2,006	3,450	989	365	2,133	6,775	15,078
1878	38	7,386	2,987	1,660	3,265	955	360	1,959	6,207	14,162
1879	36	7,355	3,216	1,754	3,100	910	405	2,182	7,172	15,342
1880	35	8,910	3,118	2,023	3,050	908	507	2,183	9,759	18,475
1881	34	10,822	3,432	2,395	3,025	931	668	2,331	12,335	21,208
1882	41	13,184	3,460	2,491	3,585	926	705	2,380	13,724	23,555
1883	45	13,842	3,167	2,641	4,035	1,021	637	2,183	14,499	24,402
1884	50	13,368	3,185	2,813	4,400	1,205	532	2,221	12,814	23,123
1885	50	13,619	3,033	3,216	4,435	1,262	559	1,965	15,273	25,582
1886	50	15,938	2,857	3,078	4,635	1,366	643	1,863	16,608	27,165
1887	56	17,777	2,419	3,121	5,092	1,534	660	1,496	17,263	28,352
1888	59	19,165	2,424	3,097	5,530	1,689	790	1,512	17,874	30,096
1889	61	21,096	2,215	2,577	5,775	1,917	879	1,457	19,827	32,509
1890	68	24,988	2,132	2,988	6,615	1,900	1,094	1,455	23,648	37,938
1891	72	27,978	2,333	3,480	6,983	2,171	1,181	1,648	26,977	42,167
1892	77	30,790	2,514	3,772	7,503	2,377	1,338	1,819	30,712	47,017
1893	81	26,924	2,819	5,538	9,319	2,284	1,426	2,088	26,464	44,335
1894	83	35,817	2,941	5,328	10,695	2,297	1,167	2,147	37,335	58,465
1895	81	37,632	3,478	5,241	10,470	2,302	995	2,537	38,499	58,515
1896	81	33,703	3,731	5,214	10,445	2,391	1,000	2,828	33,534	53,962
1897	79	35,068	3,679	5,638	10,160	2,389	1,047	2,597	43,744	66,021
1898	77	38,574	4,947	5,354	9,660	2,341	811	2,811	46,400	69,282
1899	78	47,156	4,121	6,304	9,660	2,304	875	2,570	58,274	83,807
1900	88	52,044	5,407	6,259	10,313	2,480	1,300	3,796	62,733	89,856
1901	94	58,908	6,474	7,046	10,526	2,725	1,651	4,390	70,291	100,207

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

MINNESOTA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1864	1	$390	$781	$414	$500	.....	$23	$197	$808	$1,904
1865	11	1,107	2,158	880	1,345	$24	74	1,028	1,894	4,582
1866	15	2,124	1,941	680	1,660	49	141	1,475	1,746	5,391
1867	15	2,080	1,873	788	1,660	147	205	1,431	1,811	5,466
1868	15	2,502	1,899	725	1,659	183	203	1,420	2,258	6,039
1869	17	2,981	2,041	691	1,780	286	202	1,495	2,157	6,441
1870	17	3,219	2,119	820	1,780	331	201	1,516	2,985	7,296
1871	23	4,568	2,799	912	2,368	357	272	2,036	4,366	10,191
1872	29	5,980	3,297	1,049	3,166	467	338	2,568	4,988	12,276
1873	32	7,558	3,953	1,465	4,150	604	302	3,032	6,812	15,943
1874	32	8,349	4,343	1,323	4,350	746	341	3,359	6,297	16,031
1875	33	8,600	3,645	1,278	4,429	831	387	2,752	5,968	15,719
1876	33	8,755	3,114	1,204	4,430	895	461	2,286	5,962	15,106
1877	31	8,932	3,062	1,255	4,430	818	404	2,299	6,139	15,278
1878	31	9,983	3,094	1,112	4,770	779	437	2,345	6,191	15,766
1879	30	10,005	3,337	1,439	4,660	786	387	2,494	7,104	16,730
1880	30	12,201	2,755	1,651	5,150	937	452	2,061	8,918	18,700
1881	27	15,038	2,625	2,255	4,900	982	588	1,845	12,659	24,090
1882	33	17,908	2,767	2,363	5,920	1,172	731	1,987	14,046	26,560
1883	43	24,085	2,918	2,948	9,152	1,439	891	2,127	17,036	34,127
1884	50	25,320	2,737	2,977	11,358	1,718	1,046	1,996	15,971	36,230
1885	49	28,172	2,618	3,857	11,390	1,852	1,204	1,885	19,651	40,980
1886	53	31,911	2,559	4,235	12,290	2,192	1,327	1,798	22,089	45,801
1887	58	38,057	2,632	4,855	13,740	2,380	1,756	1,676	27,038	54,395
1888	56	36,750	2,735	4,794	13,965	2,536	1,697	1,585	26,702	54,110
1889	57	37,155	2,637	2,900	14,366	2,642	1,851	1,487	25,769	53,092
1890	60	41,080	2,700	4,016	14,645	2,839	2,213	1,517	31,000	60,450
1891	62	40,552	2,352	5,271	14,782	2,977	2,435	1,524	32,446	63,366
1892	71	47,451	2,502	4,807	15,400	3,000	2,862	1,671	36,135	68,199
1893	76	37,303	2,483	5,652	14,330	2,849	2,563	1,750	27,104	55,927
1894	79	37,565	2,566	5,332	15,530	2,552	2,095	1,777	29,868	60,413
1895	79	38,773	2,676	5,121	15,045	2,399	2,121	1,791	31,857	61,155
1896	76	36,186	2,628	6,355	14,850	2,252	1,989	1,785	31,185	59,421
1897	71	31,742	2,431	6,698	13,165	2,359	1,814	1,550	33,803	64,326
1898	70	34,638	3,103	5,737	12,890	2,184	1,633	1,560	37,415	65,299
1899	69	40,540	3,160	6,162	12,290	2,078	1,291	1,911	45,655	77,671
1900	83	44,965	5,323	5,239	12,682	2,422	1,250	3,491	45,805	81,151
1901	95	52,756	6,104	5,844	12,289	2,629	1,612	4,149	53,571	94,071

IOWA.

1863	3	$92	$131	$100	$97	.....	$4	.....	$245	$390
1864	20	936	1,267	1,097	1,145	$4	62	$555	1,698	4,004
1865	36	2,884	3,870	2,800	3,196	37	239	1,894	5,110	11,128
1866	45	4,640	4,613	2,225	3,722	176	378	3,160	4,890	13,079
1867	45	5,249	4,442	2,015	3,842	351	396	3,205	5,234	13,523
1868	44	6,197	4,359	2,040	3,692	554	419	3,153	6,444	14,809
1869	43	6,470	4,120	1,680	3,742	813	417	3,085	5,252	13,891
1870	43	6,670	4,123	1,530	3,802	899	459	3,214	5,248	14,306
1871	57	8,063	5,154	1,917	4,780	937	481	4,143	7,014	18,097
1872	70	10,203	5,961	2,053	5,632	1,041	599	4,802	7,853	20,926
1873	75	10,787	6,180	1,972	5,812	1,252	613	4,986	9,380	22,902
1874	75	11,399	6,357	2,343	6,017	1,257	710	5,220	9,232	23,208
1875	81	12,770	5,466	2,618	6,352	1,478	889	4,429	10,851	21,932
1876	78	11,647	4,746	2,016	6,287	1,569	730	3,881	8,004	21,198
1877	78	10,614	4,847	2,200	6,057	1,508	724	3,882	7,842	20,808
1878	76	9,635	4,898	2,110	5,957	1,411	574	3,966	7,129	19,619
1879	73	9,601	5,068	2,476	5,707	1,380	544	4,036	8,752	21,125
1880	75	11,373	5,265	2,897	5,867	1,419	633	4,234	11,608	24,842
1881	76	13,725	5,824	3,374	5,950	1,512	748	4,414	15,770	29,997
1882	88	17,799	5,811	3,506	7,135	1,632	858	4,683	16,169	32,305
1883	110	20,124	5,600	3,318	9,055	1,950	1,009	4,596	16,648	35,265
1884	123	21,238	5,060	3,313	10,146	2,194	1,067	4,164	16,124	35,609
1885	125	21,324	4,684	3,474	10,155	2,291	1,145	3,814	17,054	36,845
1886	128	22,518	4,283	3,487	10,295	2,433	1,186	3,422	17,814	37,902
1887	128	24,155	3,211	3,560	10,150	2,573	1,186	2,714	19,285	38,810
1888	129	26,322	3,283	3,885	10,148	2,708	1,258	2,753	21,278	41,841
1889	133	26,726	3,213	2,436	10,585	2,886	1,296	2,671	21,182	42,671
1890	139	31,762	3,215	3,098	11,320	2,980	1,363	2,667	26,800	51,188
1891	151	36,664	3,536	3,251	13,460	3,094	1,451	2,901	28,354	54,881
1892	161	41,336	3,678	3,726	14,520	3,316	1,515	3,089	32,296	62,356
1893	169	33,806	3,860	4,015	14,700	3,365	1,627	3,303	24,624	52,830
1894	169	31,634	4,050	3,712	13,855	3,030	1,298	3,426	27,490	56,325
1895	167	35,225	4,031	3,047	13,430	3,121	1,251	3,441	24,897	52,587
1896	166	31,257	4,263	3,363	13,095	3,110	1,216	3,713	23,725	50,100
1897	165	32,251	4,279	3,722	13,020	3,087	1,231	3,608	27,502	56,224
1898	168	35,259	6,525	3,710	13,150	2,976	1,222	3,931	32,781	61,118
1899	172	43,924	6,480	4,364	13,300	3,035	1,298	4,749	42,238	84,937
1900	196	50,593	8,780	4,777	14,035	3,213	1,433	6,915	49,041	94,829
1901	221	64,435	10,354	5,781	15,032	3,383	1,763	8,551	61,677	115,321

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

MISSOURI.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863	1	$47	$105	$87	$100	.....	$1	.....	$75	$241
1864	7	1,968	2,250	1,269	1,631	$194	161	$585	2,533	6,118
1865	11	4,046	4,047	3,934	3,574	586	216	1,028	5,622	14,144
1866	15	6,441	4,212	3,053	4,079	730	279	2,409	5,798	15,620
1867	17	9,463	5,343	3,250	7,559	667	550	3,373	6,444	21,739
1868	18	11,722	5,557	3,410	7,810	735	646	4,082	8,259	23,729
1869	18	10,817	5,356	2,753	7,810	835	719	4,130	5,919	22,603
1870	18	11,242	5,233	3,001	7,760	900	523	4,157	5,826	23,031
1871	29	12,469	6,661	3,020	8,885	1,029	605	5,470	6,720	27,135
1872	36	15,038	7,083	2,534	9,425	1,271	806	6,012	6,338	29,339
1873	37	16,151	7,254	2,685	9,545	1,434	925	6,131	8,158	31,633
1874	35	14,006	4,894	2,655	9,195	1,425	831	4,030	7,350	26,984
1875	35	14,353	3,657	2,981	9,095	1,414	770	2,957	8,746	27,086
1876	32	14,688	2,914	2,779	7,985	1,410	759	2,333	8,827	25,960
1877	30	10,830	2,516	2,741	5,285	1,049	603	1,914	6,846	19,947
1878	22	8,032	2,332	2,282	4,125	902	541	1,482	5,728	16,393
1879	20	8,961	2,476	2,487	3,850	942	517	1,677	5,853	17,059
1880	21	10,839	2,401	3,918	4,050	1,079	488	1,735	8,391	22,620
1881	22	13,933	3,555	4,260	4,655	921	567	2,318	10,255	26,408
1882	25	12,891	2,589	3,768	4,980	1,007	832	1,883	9,608	23,988
1883	34	16,808	3,000	3,964	5,850	1,216	590	2,118	11,623	29,437
1884	40	15,915	2,548	3,936	6,315	1,449	716	1,889	10,708	27,013
1885	42	16,472	2,927	3,854	6,561	1,480	759	2,018	11,607	28,796
1886	44	22,245	3,136	5,716	8,831	1,735	812	2,091	16,003	38,351
1887	50	31,899	3,009	8,629	11,757	2,167	1,043	1,767	23,462	53,677
1888	50	29,970	3,581	8,537	12,531	1,952	1,070	1,520	21,927	53,789
1889	59	40,312	2,877	7,347	15,809	2,399	1,130	1,498	28,464	69,102
1890	79	64,862	3,004	9,860	23,161	3,040	1,720	1,929	45,011	100,428
1891	83	59,807	3,100	9,935	25,120	3,156	1,920	2,250	38,757	94,604
1892	81	66,990	2,897	10,273	24,190	3,482	1,777	2,229	43,407	104,786
1893	78	47,465	2,696	9,576	22,865	3,610	1,594	2,064	29,138	76,506
1894	71	54,263	2,564	10,094	19,890	3,423	1,174	1,893	35,282	91,645
1895	67	56,955	2,714	9,023	17,665	3,303	1,193	1,792	37,475	87,228
1896	68	48,083	3,745	10,342	17,465	3,275	1,146	2,747	34,495	82,377
1897	63	56,769	4,737	12,036	14,815	3,030	1,228	3,230	42,893	105,859
1898	62	63,265	6,452	11,300	14,565	3,186	1,521	4,014	45,795	110,302
1899	63	87,088	6,974	16,708	17,615	4,023	3,546	4,210	68,870	158,456
1900	67	90,253	15,445	17,704	17,950	4,412	4,133	10,623	64,449	179,747
1901	71	124,493	20,942	21,508	20,135	5,952	5,812	16,332	81,622	238,133

DAKOTA.

1873	1	$37	$80	$29	$50	$1	$2	$45	$41	$184
1874	1	43	80	10	50	2	3	45	22	151
1875	1	64	80	12	50	9	4	44	65	202
1876	1	71	100	17	50	10	4	43	128	280
1877	1	98	100	20	50	10	7	45	132	294
1878	3	233	173	132	175	10	18	98	578	931
1879	4	354	210	146	205	21	40	117	732	1,190
1880	6	882	297	316	425	56	74	219	1,191	2,071
1881	8	1,174	395	356	575	83	169	304	1,741	2,955
1882	17	2,517	681	637	1,065	139	249	565	2,945	5,141
1883	30	3,649	960	856	1,767	358	330	662	4,080	7,552
1884	36	3,536	878	665	2,258	442	297	628	3,038	7,117
1885	41	4,000	912	923	2,402	501	279	647	3,726	8,056
1886	52	5,210	1,122	979	3,016	521	341	779	4,586	9,907
1887	62	6,834	1,238	1,211	3,720	664	383	862	5,849	12,472
1888	58	7,415	1,263	1,195	3,625	793	373	839	6,128	13,090
1889	61	7,794	1,361	749	3,930	917	367	892	6,469	13,866

NORTH DAKOTA.

1890	29	$4,145	$509	$411	$1,998	$413	$175	$458	$3,810	$7,179
1891	33	5,599	581	529	2,290	438	201	523	5,294	9,266
1892	33	7,056	669	587	2,465	502	279	557	6,550	10,895
1893	32	5,864	619	487	2,215	488	257	512	4,636	8,919
1894	32	5,248	619	512	2,190	420	227	510	4,950	9,071
1895	32	5,638	629	404	2,185	398	208	520	5,261	9,124
1896	29	5,032	490	479	1,810	375	230	440	5,048	8,385
1897	27	4,322	478	532	1,635	333	242	418	5,689	8,710
1898	24	4,606	483	421	1,500	228	220	391	5,035	7,744
1899	23	4,911	418	406	1,450	197	281	367	5,057	7,727
1900	27	5,416	517	376	1,525	208	321	435	5,016	8,047
1901	35	6,496	835	557	1,750	240	412	733	6,632	10,466

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

SOUTH DAKOTA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1890	39	$4,909	$981	$521	$2,545	$597	$225	$580	$4,075	$8,872
1891	42	4,941	875	696	2,785	623	200	590	3,822	8,780
1892	40	5,619	805	612	2,610	629	207	582	5,052	9,908
1893	39	4,511	842	569	2,510	600	204	615	3,561	8,254
1894	35	3,825	748	478	2,185	501	122	531	3,521	7,372
1895	33	3,509	723	476	2,035	415	107	507	3,534	7,144
1896	30	3,222	686	718	1,885	371	114	477	3,910	7,265
1897	27	3,080	656	536	1,695	306	147	428	4,216	7,338
1898	26	3,454	689	474	1,585	290	169	448	4,246	7,217
1899	25	3,761	766	587	1,460	270	208	495	5,281	8,399
1900	28	4,302	757	658	1,503	205	330	519	6,081	9,262
1901	34	5,972	868	734	1,630	220	356	614	7,891	11,701

NEBRASKA.

1864	1	$11	$30	$9	$35	.....	$1	$12	$17	$74
1865	2	138	144	92	115	.....	31	27	337	525
1866	3	291	327	226	200	$5	58	148	645	1,242
1867	3	509	743	449	283	6	117	166	1,207	2,327
1868	4	705	697	504	400	16	137	169	1,415	3,216
1869	4	1,012	904	292	500	54	95	168	1,342	2,743
1870	4	1,122	717	250	500	61	87	167	1,192	2,900
1871	6	1,140	1,044	280	650	68	121	532	1,613	3,502
1872	9	1,724	1,250	425	850	114	88	756	2,142	4,487
1873	10	2,019	1,281	433	905	160	108	769	2,378	5,018
1874	10	2,196	1,400	512	1,025	129	96	895	2,518	5,321
1875	10	2,207	1,251	480	1,000	159	110	847	2,570	5,415
1876	9	2,265	1,184	451	950	172	74	795	2,660	5,270
1877	10	2,454	1,189	479	950	174	160	686	2,509	5,281
1878	10	2,483	1,188	665	950	223	155	704	2,719	5,616
1879	10	2,897	1,320	670	925	210	132	727	2,968	6,345
1880	10	3,193	1,112	809	850	230	164	681	3,724	6,940
1881	12	4,272	1,465	1,150	910	294	199	665	5,242	9,128
1882	23	6,775	1,843	1,300	1,715	323	374	1,099	6,113	12,140
1883	40	9,732	2,182	1,598	2,860	455	557	1,547	9,419	17,921
1884	63	12,598	2,406	2,096	4,735	637	677	1,705	9,996	21,057
1885	75	15,433	2,465	2,377	5,949	945	568	1,774	11,317	25,458
1886	88	18,967	2,402	2,914	7,184	1,197	631	1,603	14,214	29,675
1887	103	22,942	2,404	3,823	8,406	1,484	675	1,660	17,858	35,778
1888	104	24,563	2,721	4,456	9,285	1,506	744	1,676	19,120	39,759
1889	119	27,811	3,163	3,397	10,985	1,733	944	2,014	20,711	44,926
1890	135	33,364	3,406	4,495	12,555	1,979	1,036	2,340	26,152	53,598
1891	139	32,846	3,669	4,066	13,253	2,126	980	2,462	24,029	51,066
1892	137	35,203	3,538	4,782	13,518	2,129	972	2,747	28,783	59,568
1893	134	28,330	3,472	4,036	12,943	2,197	1,044	2,692	21,272	46,753
1894	127	27,555	3,468	3,950	12,573	1,957	709	2,529	21,549	48,075
1895	117	24,271	3,041	3,129	11,640	1,783	687	2,356	17,994	41,544
1896	113	20,154	2,962	4,098	10,975	1,560	513	2,256	17,037	38,145
1897	104	22,927	2,732	3,564	10,475	1,470	618	2,029	20,292	44,629
1898	102	25,096	4,656	3,692	10,225	1,427	636	2,064	25,717	52,149
1899	100	28,445	3,907	3,754	9,690	1,477	731	2,494	29,378	60,266
1900	110	31,716	5,082	4,085	9,965	1,676	703	3,948	32,917	68,508
1901	116	39,809	5,383	4,798	10,045	1,772	1,027	4,334	36,965	75,803

KANSAS.

1864	1	$113	$85	$63	$100	.....	$11	$30	$96	$279
1865	2	203	527	299	200	$4	20	76	2,479	2,910
1866	4	325	559	314	330	39	21	262	442	1,470
1867	5	409	709	268	400	89	35	311	533	1,948
1868	5	447	835	243	400	66	29	338	790	2,149
1869	5	476	812	270	400	63	46	338	667	2,102
1870	5	691	737	342	410	85	50	366	748	2,257
1871	11	1,279	1,095	384	802	114	71	606	1,288	3,632
1872	24	2,335	1,960	654	1,620	153	147	1,341	2,458	6,546
1873	26	2,896	2,223	584	1,965	261	170	1,490	2,589	7,304
1874	24	2,338	1,967	582	1,730	285	112	1,351	2,215	6,304
1875	19	2,147	1,585	438	1,420	283	110	1,036	2,039	5,412
1876	17	1,984	1,390	376	1,260	255	126	909	1,994	5,048
1877	15	2,071	1,230	409	1,065	253	106	792	2,111	4,728
1878	11	1,332	1,035	443	800	179	61	564	1,579	3,654
1879	12	1,562	1,244	557	838	185	80	675	2,138	4,439
1880	12	1,794	1,147	763	875	193	101	683	2,548	4,999
1881	13	2,509	1,170	787	925	225	142	679	3,239	5,872
1882	20	3,480	1,307	986	1,335	281	196	795	4,211	7,405

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

KANSAS—Continued.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1883	36	$5,995	$1,599	$1,717	$2,250	$365	$296	$1,031	$6,994	$11,865
1884	59	8,598	1,842	2,233	3,845	431	462	1,297	8,362	15,498
1885	74	10,731	2,055	2,301	4,996	669	573	1,436	10,090	18,818
1886	98	14,662	2,501	2,890	6,732	1,087	705	1,687	12,591	24,303
1887	139	21,307	3,285	3,863	10,531	1,435	970	2,295	17,741	34,948
1888	160	23,020	3,897	3,592	12,855	1,842	1,050	2,819	17,465	38,277
1889	161	24,185	3,870	2,233	13,182	1,879	957	2,826	18,838	39,859
1890	159	25,636	3,834	2,554	13,909	1,959	960	2,924	20,685	42,974
1891	147	23,624	3,526	2,526	13,012	1,859	928	2,633	19,042	39,554
1892	142	23,466	3,212	2,518	12,442	1,758	911	2,584	21,665	41,230
1893	136	19,966	3,144	2,787	11,647	1,750	771	2,589	16,683	35,266
1894	126	18,514	3,025	2,279	10,427	1,499	656	2,415	17,540	34,546
1895	122	19,648	2,943	1,975	9,987	1,470	671	2,369	16,827	32,898
1896	116	17,286	2,949	2,318	9,552	1,355	651	2,306	15,585	31,297
1897	103	18,682	2,763	2,195	8,567	1,396	678	2,111	19,188	34,718
1898	101	21,746	3,068	2,310	8,417	1,439	801	2,147	22,453	37,821
1899	98	22,212	2,768	2,487	8,092	1,402	923	2,077	24,306	40,431
1900	110	24,782	4,894	2,653	8,417	1,417	1,141	3,931	29,195	49,157
1901	119	29,003	5,731	3,669	8,635	1,527	1,484	4,993	35,361	60,846

MONTANA.

1867	1	$75	$60	$36	$100	.....	$20	$36	$49	$218
1868	1	93	60	59	100	$10	8	36	67	255
1869	1	127	60	57	100	10	20	36	76	359
1870	1	133	60	99	100	10	2	36	118	342
1871	1	219	120	110	100	10	16	71	201	522
1872	4	458	276	351	300	10	54	146	446	1,354
1873	5	612	315	335	350	47	101	217	630	1,509
1874	5	723	436	341	350	70	63	256	786	1,713
1875	5	791	406	290	350	76	79	229	880	1,784
1876	5	751	386	273	350	77	67	211	770	1,653
1877	5	811	387	234	350	87	70	203	832	1,730
1878	3	868	230	181	200	75	108	110	747	1,528
1879	2	633	230	191	150	30	101	88	684	1,184
1880	3	978	380	168	200	30	153	156	1,102	1,824
1881	3	1,301	380	186	200	40	229	158	1,240	2,229
1882	7	2,791	646	540	655	74	354	389	3,040	4,837
1883	10	4,730	713	639	1,210	170	429	399	4,550	7,398
1884	13	5,191	674	856	1,650	266	542	426	4,741	8,190
1885	15	5,515	639	1,053	1,810	298	741	378	5,330	9,288
1886	16	6,418	656	1,499	1,864	333	893	400	6,979	11,276
1887	17	8,237	691	1,554	1,975	420	1,091	422	8,120	13,139
1888	17	8,777	691	1,629	1,950	506	1,271	421	9,068	14,329
1889	20	10,858	716	1,180	2,645	547	1,447	402	10,484	17,036
1890	25	13,451	1,006	1,455	3,315	552	1,948	546	12,807	20,514
1891	32	15,000	1,181	1,453	4,604	633	2,237	765	13,351	23,051
1892	34	16,200	1,206	1,736	4,740	705	2,519	785	15,225	25,679
1893	22	8,487	676	1,411	2,775	375	1,641	517	6,958	13,046
1894	27	12,752	939	1,718	4,400	558	1,901	745	12,776	21,522
1895	26	12,957	889	1,809	4,152	652	1,321	614	14,068	22,364
1896	25	10,079	894	1,840	3,350	601	769	669	11,418	17,668
1897	21	7,088	834	1,272	2,655	398	733	533	10,457	15,780
1898	21	7,225	1,150	1,366	2,555	380	752	525	10,781	16,134
1899	21	7,924	933	1,573	2,305	381	742	530	12,520	17,934
1900	21	9,134	1,665	1,447	2,305	462	797	717	13,360	19,755
1901	22	10,671	1,320	1,406	2,430	520	818	926	14,210	19,839

WYOMING.

1871	1	$77	$30	$15	$75	.....	$3	$27	$55	$161
1872	1	99	30	26	75	.....	5	27	81	188
1873	2	203	60	34	125	.....	23	51	162	363
1874	2	199	60	58	125	$10	26	54	190	412
1875	2	246	60	62	125	16	49	49	297	539
1876	2	198	60	96	125	21	29	50	265	498
1877	2	303	60	89	125	25	62	52	311	580
1878	2	285	60	129	125	25	89	42	369	657
1879	2	385	60	79	125	50	58	53	444	753
1880	2	492	64	109	150	50	39	52	535	841
1881	3	730	94	201	225	50	48	83	856	1,306
1882	4	991	194	219	425	78	71	127	1,185	1,928
1883	4	1,313	219	242	425	103	95	123	1,604	2,456
1884	4	1,604	235	209	525	78	107	138	1,418	2,509
1885	5	1,861	155	309	800	140	152	140	1,744	3,067

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

WYOMING—Continued.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1886	6	$2,335	$180	$401	$900	$167	$193	$160	$1,768	$3,398
1887	8	2,527	224	305	1,075	210	180	201	1,697	3,568
1888	9	2,419	249	298	1,175	213	115	221	1,731	3,654
1889	9	2,340	249	236	1,175	239	81	215	1,919	3,726
1890	11	3,055	292	299	1,285	253	87	262	2,691	4,764
1891	12	3,257	312	276	1,385	239	92	268	2,709	4,896
1892	13	2,915	302	364	1,210	200	80	271	2,789	4,717
1893	13	2,490	302	252	1,210	181	63	272	1,769	3,739
1894	12	2,243	290	269	1,160	121	51	260	1,912	3,723
1895	11	1,942	240	244	860	110	55	215	2,182	3,496
1896	11	1,764	240	270	860	117	65	214	1,865	3,203
1897	11	1,827	215	253	860	123	63	192	2,652	4,067
1898	11	2,079	224	245	860	110	63	193	2,749	4,112
1899	11	2,262	215	265	860	118	61	192	3,092	4,515
1900	14	3,180	434	355	885	124	93	353	3,948	5,722
1901	14	3,810	503	304	885	143	183	445	4,231	6,211

COLORADO.

1865	1	$179	$70	$31	$200	.....	$20	$45	$162	$427
1866	3	417	188	173	350	$20	58	60	530	1,100
1867	3	445	498	246	350	58	117	254	663	1,647
1868	3	424	503	294	350	58	140	254	781	1,757
1869	3	552	453	263	350	78	77	254	773	1,798
1870	3	552	578	306	350	73	63	254	1,553	2,482
1871	4	873	676	319	400	73	76	360	1,458	2,561
1872	6	1,501	750	461	575	83	146	476	2,019	3,513
1873	6	1,792	765	526	575	166	208	475	2,376	4,110
1874	9	1,991	760	675	725	243	172	591	2,330	4,348
1875	9	2,362	783	717	875	284	206	601	2,513	4,826
1876	10	2,403	644	560	825	274	121	484	2,473	4,438
1877	13	2,411	709	609	1,010	158	121	545	2,933	5,298
1878	13	2,762	847	744	1,010	166	89	635	3,635	6,036
1879	14	3,805	1,416	1,203	1,070	207	141	727	6,179	9,496
1880	14	5,069	1,318	1,394	1,070	299	267	837	8,288	11,927
1881	17	6,511	1,382	1,810	1,277	468	325	985	10,352	14,675
1882	19	6,888	1,591	1,907	1,440	564	440	1,028	10,338	15,546
1883	22	7,671	1,729	2,138	1,640	776	568	1,094	10,838	16,704
1884	23	6,685	1,498	2,138	1,807	916	573	985	9,106	14,883
1885	25	7,609	1,433	2,255	2,025	1,003	454	927	10,282	17,061
1886	27	9,934	1,821	2,482	2,435	865	556	914	12,997	20,093
1887	31	12,402	1,905	3,133	2,752	929	812	880	15,820	24,713
1888	34	14,073	2,173	3,302	3,458	1,159	779	959	17,539	27,767
1889	39	16,931	2,226	3,069	4,290	1,324	1,020	951	21,307	34,376
1890	46	25,093	2,401	3,491	7,365	1,613	1,172	1,164	26,326	42,862
1891	49	25,103	2,403	3,448	8,640	2,007	1,604	1,399	23,514	41,509
1892	53	27,896	2,349	4,507	9,065	2,240	1,778	1,525	28,848	49,525
1893	51	22,107	2,093	4,252	8,775	2,238	1,808	1,477	18,477	36,187
1894	48	21,159	1,984	4,515	7,537	1,758	1,242	1,369	22,092	38,979
1895	45	19,848	1,863	5,226	6,437	1,715	1,060	1,221	24,354	40,504
1896	42	18,267	1,735	7,298	5,487	1,391	971	1,107	24,289	37,968
1897	41	18,494	1,774	6,088	5,232	1,168	866	1,132	28,155	44,705
1898	37	19,912	2,695	6,086	4,707	998	864	1,140	33,010	48,721
1899	36	21,334	3,009	6,657	4,147	976	905	1,664	40,295	60,520
1900	39	26,899	4,202	7,815	4,322	1,140	887	2,974	51,214	74,430
1901	41	29,827	4,943	7,761	4,427	1,317	954	3,521	53,118	78,645

NEW MEXICO.

1871	1	$88	$150	$36	$150	$1	$4	$135	$46	$337
1872	1	179	150	22	150	5	7	135	91	389
1873	2	321	300	59	300	13	15	270	160	763
1874	2	353	300	54	300	24	5	270	183	783
1875	2	408	300	63	300	35	7	266	339	947
1876	2	379	300	56	300	40	25	269	224	859
1877	2	357	460	101	300	31	28	268	286	1,105
1878	2	331	460	91	300	38	35	266	281	1,068
1879	2	275	460	114	300	31	13	266	258	1,005
1880	4	542	560	127	400	55	33	351	591	1,627
1881	4	722	560	197	400	101	50	352	990	2,214
1882	6	1,044	620	235	500	138	76	407	1,182	2,803
1883	6	1,125	670	248	550	144	73	409	1,169	2,758
1884	8	1,143	678	291	630	163	69	416	1,128	2,729
1885	8	1,424	623	266	650	153	50	370	1,750	3,270
1886	9	1,564	510	346	825	164	59	253	1,539	3,271

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

NEW MEXICO—Continued.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1887	9	$1,751	$365	$237	$850	$177	$41	$216	$1,497	$3,135
1888	9	1,791	403	252	900	186	49	226	1,755	3,469
1889	9	2,129	427	213	975	223	58	250	1,965	3,862
1890	9	2,236	427	323	975	233	67	249	2,301	4,349
1891	12	2,551	565	250	1,115	217	67	326	2,203	4,434
1892	11	2,253	515	276	915	193	59	281	2,363	4,229
1893	10	1,673	465	237	750	189	58	238	1,208	2,918
1894	9	1,560	452	177	700	171	37	227	1,759	3,237
1895	8	1,643	515	208	650	145	44	281	1,947	3,551
1896	7	1,373	502	212	600	143	34	271	1,931	3,374
1897	6	1,551	540	211	600	99	37	304	2,776	4,189
1898	6	1,759	615	226	600	122	19	373	2,808	4,129
1899	6	1,994	615	264	600	133	39	372	3,259	4,938
1900	9	2,525	675	359	710	170	75	458	3,558	5,543
1901	10	2,897	684	324	762	178	100	478	4,145	6,219

OKLAHOMA.

1890	3	$133	$50	$40	$200	.....	$5	$34	$169	$408
1891	2	206	50	40	200	$5	11	45	242	510
1892	4	325	50	72	185	11	24	45	662	936
1893	6	339	75	135	300	16	49	67	592	1,077
1894	6	372	75	90	300	22	64	67	604	1,989
1895	5	394	62	63	250	33	13	56	651	1,033
1896	5	273	62	79	250	32	11	56	449	828
1897	5	428	62	87	250	33	15	55	676	1,093
1898	6	711	80	124	300	27	21	67	923	1,378
1899	8	1,012	125	144	400	33	40	112	1,438	2,116
1900	24	2,137	595	271	865	51	100	327	2,956	4,706
1901	46	4,783	1,008	819	1,558	111	234	746	8,389	12,226

INDIAN TERRITORY.

1890	2	$102	$37	$15	$110	.....	$3	$18	$61	$210
1891	3	206	37	20	150	$5	3	34	120	338
1892	6	483	90	49	349	16	17	79	394	876
1893	6	541	90	88	360	42	20	81	424	952
1894	6	768	90	99	360	62	22	81	938	1,548
1895	7	962	103	55	410	99	22	92	689	1,418
1896	8	816	115	110	460	126	29	104	700	1,495
1897	10	1,085	153	151	595	126	42	128	1,165	2,135
1898	14	1,725	204	173	795	167	63	183	1,454	2,788
1899	15	2,206	216	191	860	224	74	194	1,892	3,356
1900	30	2,876	438	256	1,317	256	169	353	2,307	4,577
1901	53	5,369	847	516	2,100	370	352	825	4,831	9,359

WASHINGTON.

1878	1	$126	$100	$88	$150	.....	$8	$45	$92	$353
1879	1	202	160	24	150	$2	22	99	160	434
1880	1	391	150	53	150	30	24	135	292	639
1881	2	510	130	59	200	30	89	117	456	892
1882	2	756	184	85	200	32	110	162	581	1,179
1883	12	1,851	328	329	760	44	239	253	1,623	3,069
1884	15	2,088	326	280	955	90	308	292	1,242	3,088
1885	15	2,035	380	347	1,005	140	375	323	1,450	3,410
1886	18	2,436	453	475	1,115	155	406	348	2,287	4,458
1887	18	3,832	406	608	1,280	233	476	357	3,638	6,254
1888	24	6,232	572	1,044	1,855	323	756	421	6,629	10,341
1889	35	10,776	1,000	1,528	3,514	892	467	765	12,979	19,381
1890	51	15,106	1,335	2,004	5,327	1,254	883	1,065	14,341	24,129
1891	64	14,974	1,582	1,907	6,555	1,572	869	1,322	12,428	24,060
1892	70	17,453	1,873	2,135	7,875	1,750	1,047	1,575	14,793	28,664
1893	57	12,430	1,430	1,367	6,020	1,658	807	1,242	7,010	18,563
1894	59	11,637	1,545	1,123	6,180	1,288	633	1,296	7,862	18,804
1895	47	9,480	1,290	1,050	5,055	1,180	534	1,019	7,660	16,496
1896	40	7,255	1,123	1,379	4,778	935	274	911	6,469	14,067
1897	35	6,796	1,108	1,791	4,388	706	391	840	10,109	17,351
1898	32	7,403	1,280	2,227	3,838	520	333	757	13,821	20,455
1899	31	9,431	1,572	2,927	3,360	503	474	792	18,702	25,915
1900	31	12,188	2,499	2,698	3,250	560	681	936	20,934	29,350
1901	30	15,078	2,642	2,903	3,155	693	954	1,105	24,255	33,797

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

OREGON.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1866	1	$39	$101	$20	$100	.....	$7	$88	$23	$218
1867	1	67	162	108	100	.....	7	83	51	375
1868	1	54	159	100	100	.....	28	88	36	390
1869	1	137	210	185	100	$5	11	88	115	588
1870	1	323	315	184	200	5	47	96	266	1,006
1871	1	690	475	169	250	6	95	223	495	1,636
1872	1	725	331	182	250	9	157	221	565	1,621
1873	1	732	353	121	250	50	177	223	447	1,538
1874	1	710	458	164	250	50	220	221	556	1,581
1875	1	755	465	171	250	50	259	209	562	1,659
1876	1	788	468	141	250	50	302	223	627	1,723
1877	1	896	503	285	250	50	249	221	845	1,996
1878	1	883	540	128	250	50	284	202	708	1,935
1879	1	767	751	168	250	50	287	213	711	1,891
1880	1	954	753	210	250	50	341	223	984	2,292
1881	1	1,022	903	381	250	50	321	223	1,583	3,004
1882	2	1,724	921	481	300	52	363	257	2,194	4,044
1883	6	2,599	904	619	505	60	441	324	2,296	4,798
1884	8	2,181	957	524	695	68	562	359	2,074	4,450
1885	9	2,202	964	595	710	82	619	347	2,556	5,032
1886	18	3,504	1,232	783	1,320	92	749	525	3,692	7,580
1887	23	5,786	1,245	1,108	1,795	153	959	566	5,325	10,036
1888	27	6,816	1,120	1,174	2,360	288	900	448	6,018	11,565
1889	31	8,771	1,170	1,096	2,590	537	1,010	508	8,118	14,383
1890	37	11,060	1,276	1,400	2,975	657	1,259	590	9,843	17,558
1891	40	12,006	1,379	1,528	4,275	802	1,466	690	9,643	18,809
1892	41	12,211	1,264	1,431	3,945	856	1,476	709	10,364	19,146
1893	39	9,893	1,226	1,572	3,795	910	1,332	692	6,916	15,184
1894	35	8,196	1,570	1,385	3,620	675	849	571	7,422	14,977
1895	35	7,459	1,670	1,319	3,370	586	877	564	8,211	15,044
1896	33	6,542	1,808	2,791	3,170	571	823	993	7,348	14,525
1897	30	6,352	1,983	1,807	3,020	554	825	818	8,626	16,922
1898	29	6,029	2,105	1,347	2,520	479	831	728	9,524	16,300
1899	28	6,268	1,517	1,891	2,420	477	854	832	11,781	19,197
1900	27	7,573	2,021	1,767	2,370	495	969	958	11,782	18,828
1901	29	8,123	2,062	2,088	2,395	502	1,031	1,069	13,567	21,090

CALIFORNIA.

1871	1	$852	$500	$118	$1,000	.....	$41	$277	$199	$1,517
1872	3	4,903	1,757	833	2,800	$241	122	1,366	3,144	8,068
1873	5	4,443	2,542	1,460	3,200	150	141	1,988	3,193	9,591
1874	6	6,708	2,641	1,924	3,550	244	160	2,108	5,406	12,293
1875	9	5,655	2,800	1,343	4,680	394	240	2,172	3,654	11,648
1876	9	5,462	1,794	1,142	4,700	347	167	1,414	2,499	9,403
1877	9	5,254	1,818	1,282	4,300	225	201	1,399	2,985	9,482
1878	9	5,390	1,875	1,635	4,300	285	172	1,437	3,403	10,070
1879	8	4,568	1,836	1,386	3,550	317	122	1,451	2,870	8,721
1880	10	5,058	1,964	1,521	3,150	347	178	1,502	3,873	9,681
1881	11	6,476	1,970	2,312	3,300	444	314	1,334	6,165	12,794
1882	11	7,690	2,140	2,015	3,300	519	382	1,204	7,434	13,992
1883	15	8,175	2,165	2,245	3,550	594	462	1,477	8,124	14,782
1884	15	7,519	1,593	2,006	3,550	686	420	1,347	6,531	12,840
1885	17	8,198	1,583	1,746	3,845	783	438	1,395	6,710	13,639
1886	24	12,161	1,780	3,044	5,385	908	563	1,393	11,215	20,465
1887	33	19,300	2,209	5,694	6,870	1,027	864	1,600	22,136	34,609
1888	38	19,870	2,537	4,534	8,175	1,454	1,074	1,679	18,074	32,791
1889	37	19,838	1,988	3,646	8,250	1,752	1,207	1,157	17,154	31,678
1890	37	20,568	1,819	3,421	8,475	2,179	1,102	1,188	18,236	32,410
1891	36	21,631	1,831	3,757	8,425	2,307	1,210	1,221	18,608	34,884
1892	36	19,413	1,819	3,629	8,175	2,102	1,273	1,323	16,714	31,987
1893	35	16,871	1,706	3,049	8,125	2,250	1,220	1,263	12,175	26,652
1894	34	17,891	1,756	3,436	7,775	2,337	975	1,088	14,684	29,031
1895	31	18,848	2,065	3,775	7,525	2,360	1,059	1,342	16,361	31,388
1896	31	17,453	2,101	5,137	7,525	2,536	922	1,479	16,181	31,318
1897	32	19,080	2,187	4,959	7,560	2,544	876	1,467	18,912	34,813
1898	34	24,661	3,650	9,399	10,825	3,283	1,046	1,487	28,977	51,484
1899	35	28,441	2,807	8,818	10,825	3,413	1,242	1,438	33,138	59,356
1900	38	33,029	5,373	6,996	10,998	3,636	1,763	3,858	35,195	64,417
1901	44	39,361	7,194	7,134	11,620	3,963	2,348	6,117	43,898	77,466

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

IDAHO.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1867	1	$72	$52	$26	$100	.....	$8	$29	$27	$184
1868	1	66	75	22	100	$11	8	64	19	201
1869	1	84	75	39	100	5	.....	63	67	253
1870	1	69	75	32	100	7	2	63	69	258
1871	1	106	100	37	100	10	1	89	124	338
1872	1	87	100	33	100	12	10	89	95	325
1873	1	81	100	30	100	15	9	88	79	309
1874	1	95	100	49	100	19	10	89	157	377
1875	1	124	100	41	100	23	9	86	152	384
1876	1	70	100	40	100	20	9	87	131	363
1877	1	90	100	41	100	21	3	85	127	345
1878	1	103	100	24	100	20	11	84	136	359
1879	1	120	100	34	100	20	5	86	131	355
1880	1	103	100	56	100	20	7	81	128	349
1881	1	101	200	75	100	20	10	83	320	534
1882	1	132	100	81	100	20	9	81	274	485
1883	3	241	125	84	200	20	22	99	392	757
1884	4	302	118	114	250	20	42	58	438	824
1885	4	351	68	138	250	20	63	60	417	854
1886	6	486	105	156	350	21	83	93	466	1,046
1887	6	578	143	149	350	29	89	82	577	1,234
1888	7	676	183	243	430	85	57	99	845	1,613
1889	8	872	200	213	490	96	111	117	1,098	2,063
1890	7	1,088	175	184	400	135	87	93	1,398	2,244
1891	8	1,384	214	236	575	149	115	128	1,661	2,734
1892	11	1,804	232	253	700	197	157	152	2,005	3,375
1893	13	1,636	256	279	825	247	180	186	1,303	2,972
1894	12	1,519	244	289	775	256	184	172	1,690	3,282
1895	11	1,353	246	281	725	271	137	157	1,995	3,394
1896	11	1,285	256	320	675	275	124	163	1,846	3,228
1897	10	1,067	237	276	600	246	140	164	2,270	3,505
1898	10	1,133	276	312	600	248	139	150	2,762	3,984
1899	9	1,039	253	295	550	196	130	137	3,512	4,697
1900	9	1,367	305	365	550	200	149	178	3,799	5,034
1901	12	2,044	328	373	625	204	190	199	4,490	5,921

UTAH.

1866	1	$142	$50	$16	$150	.....	$14	$45	$77	$291
1867	1	174	150	17	150	$4	16	135	59	384
1868	1	159	165	37	150	12	7	135	73	381
1869	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1870	1	66	145	7	100	22	.....	124	148	414
1871	1	256	150	57	100	25	.....	133	303	582
1872	2	506	300	68	250	77	7	225	490	1,185
1873	3	734	525	176	450	51	51	404	599	1,783
1874	2	446	150	98	300	65	36	135	249	804
1875	2	467	100	144	300	100	36	90	301	843
1876	1	291	75	122	200	35	30	45	253	565
1877	1	298	50	200	200	40	30	39	360	672
1878	1	218	50	150	200	40	34	40	320	640
1879	1	285	251	170	200	50	27	78	573	1,004
1880	1	289	300	157	200	65	33	179	569	1,093
1881	1	359	450	209	200	100	54	153	944	1,527
1882	3	649	410	307	350	125	68	269	1,088	2,032
1883	4	1,010	510	261	450	170	78	368	1,480	2,650
1884	5	1,216	563	240	600	244	65	400	1,401	2,812
1885	6	1,365	538	307	800	275	67	325	1,627	3,209
1886	7	1,821	500	460	837	303	137	303	2,048	3,792
1887	7	2,119	691	462	850	373	115	292	2,335	4,262
1888	7	2,459	617	524	850	422	159	270	2,863	4,841
1889	8	3,327	489	628	1,350	424	323	214	3,921	6,714
1890	10	4,926	589	839	2,060	560	384	201	4,442	8,343
1891	13	5,000	639	775	2,750	914	202	357	3,574	8,332
1892	14	5,342	652	993	2,800	956	183	365	4,619	9,333
1893	14	4,554	602	904	2,800	931	225	382	2,713	7,545
1894	11	3,133	907	447	2,100	750	203	261	2,299	6,054
1895	11	3,069	957	554	2,100	710	196	448	2,940	6,904
1896	11	2,832	1,007	752	1,900	689	140	460	2,587	6,242
1897	11	2,462	1,162	781	1,750	397	232	426	3,802	7,209
1898	11	2,734	1,238	756	1,750	378	196	513	3,891	7,338
1899	11	2,497	1,387	1,324	1,650	393	193	442	4,381	8,170
1900	10	2,956	1,719	964	1,600	398	274	930	5,072	9,642
1901	10	4,003	1,950	955	1,600	410	300	1,272	6,484	11,522

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC.—Continued.

NEVADA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1866	1	$114	$155	$80	$155	$2	$7	$129	$65	$379
1867	1	166	155	66	155	4	22	132	100	428
1868	1	177	155	70	155	6	28	131	123	442
1869	0									
1870	0									
1871	0									
1872	0									
1873	0									
1874	0									
1875	0									
1876	0									
1877	0									
1878	0									
1879	0									
1880	1	112	40	23	50		4	36	65	186
1881	1	181	40	47	75	9	6	36	114	289
1882	1	205	40	42	75	14	6	34	162	319
1883	1	217	40	31	75	20	6	35	167	321
1884	1	245	40	48	75	25	10	35	189	367
1885	1	248	45	56	75	25	11	35	215	383
1886	1	260	25	66	100	30	10	22	220	433
1887	2	514	38	60	150	40	12	34	351	700
1888	2	597	71	73	282	98	10	63	271	857
1889	2	669	70	43	282	103	18	63	306	880
1890	2	635	70	51	282	103	29	63	245	842
1891	2	653	70	42	282	103	34	63	360	875
1892	2	748	70	50	282	128	19	67	397	1,004
1893	2	610	70	54	282	128	28	63	364	901
1894	2	687	70	48	282	128	22	59	449	1,039
1895	2	647	70	42	282	128	9	63	478	1,044
1896	1	206	20	12	82	8	1	18	151	296
1897	1	212	20	21	82	8	2	18	251	361
1898	1	197	20	22	82	2	4	18	345	451
1899	1	277	20	20	82	2	3	18	425	531
1900	1	351	20	49	82	3	5	20	433	549
1901	1	401	21	18	82	5	1	20	385	614

ARIZONA.

1882	1	$114	$109	$97	$100		$10	$19	$211	$386
1883	1	57	109	71	100	$1	15	31	107	314
1884	2	135	47	71	150	3	7	40	143	351
1885	0									
1886	0									
1887	1	174	25	35	100		6	22	133	325
1888	1	154	25	27	100	9	11	22	115	277
1889	1	171	25	30	100	20	12	22	156	321
1890	2	204	37	66	150	30	16	33	293	536
1891	3	240	50	53	200	34	24	43	307	623
1892	4	431	75	101	300	34	61	68	504	973
1893	5	479	150	140	400	36	75	90	441	1,100
1894	5	541	150	129	400	39	74	85	593	1,209
1895	5	701	150	147	400	41	100	81	825	1,485
1896	5	669	150	181	400	39	52	127	704	1,343
1897	5	798	175	179	400	46	50	147	1,135	1,796
1898	5	993	175	283	400	53	56	136	1,539	2,222
1899	5	1,259	175	271	400	72	71	147	2,072	2,820
1900	5	1,328	204	313	400	89	82	187	2,076	2,862
1901	7	1,681	218	307	455	90	99	192	2,772	3,705

ALASKA.

1898	1	$37	$12	$21	$50			$2	$49	$102
1899	1	42	62	19	50			7	137	215
1900	1	56	62	44	50	1	1	6	118	220
1901	1	47	88	34	50	1	2	4	112	245

HAWAII.

1901	1	$932	$150	$256	$500	$25	$10	$49	$732	$1,439

INDEX TO TEXT OF THE REPORT. (a)

	Page.
AMENDMENTS TO THE NATIONAL-BANK ACT RECOMMENDED:	
Deposits of lawful money to retire circulation on extension	XXV
Extension of corporate existence of national banking associations	XXIV
Limitation of issue of notes of the denomination of $5	XLII
Limitation of liabilities to any association for money borrowed	XLII
Loans to directors and other officers	XLII
APPENDIXES:	
Banks and banking in the Philippines	XLVII
Digest of national-bank decisions	1
Statistical information relating to national and other banks	269
Territorial banking laws of Hawaii	LII
ASSESSMENTS:	
Cost of plates and examinations	XVIII
Redemption of circulating notes	XVIII
Stockholders, insolvent national banks	XXXIV
Tax on capital, surplus, and circulation	XVIII
BANKING POWER OF THE WORLD:	
Comparative statement relative to, in 1890 and 1901	XL
BANK RESOURCES:	
Abstract of reports of condition of national banks	IX
Banking power of the world	XLI
Distribution of	XVI
State and other banks	XXVI
BONDS, UNITED STATES:	
Comparative statement of, deposited to secure circulation March 13 and October 31, 1900, and October 31, 1901	XIV
Deposited by national banks organized from March 14, 1900, to October 31, 1901	XXIII
Holdings of, by national and other banks on or about July 15, 1901	XXXI
National bank holdings of, at date of each report during the past year	IX
Profit on circulation secured by	XV
BRANAGAN, FRANK A.:	
Reference to banking statistics from the Philippines furnished by	XXXVI
BUILDING AND LOAN ASSOCIATIONS:	
Comparative statement relating to, 1900 and 1901	XXXII
CAPITAL STOCK OF NATIONAL BANKS:	
Aggregate, of all associations at date of organization	XX
Associations the corporate existence of which will expire prior to December 31, 1903	XXV
Associations placed in charge of receivers during the year	XXVI
Bonds deposited under act of March 14, 1900	XXIII
Changes in, by organizations, liquidations, etc	XX
Earnings and dividends on	XVIII
Number and, organized during the year	XXI
Paid in, at date of each report during the past year	X
Shares and shareholders of	XVIII
Tax on, including surplus	XVIII
CASH RESERVE. (*See* Reserve.)	
CERTIFICATES OF DEPOSIT. (*See* Gold; Silver.)	
CHARTERS OF NATIONAL BANKS:	
Extension of, statistics and recommendations relative to	XXIV
Number of, issued, 1863 to 1901	XX

a Index to appendix tables p. 815.

Page.

CIRCULATION OF NATIONAL BANKS:
Amount and denominations of, outstanding March 13 and October 31, 1900, and October 31, 1901 XV
Elasticity of XLIV
Outstanding at date of each report during the year X
Profit on XV
Recommendations and statistics relating to issue of notes of the denomination of $5 XLI
United States bonds on deposit to secure XIII
CLAIMS AGAINST INSOLVENT NATIONAL BANKS. (*See* Insolvent national banks.)
CLEARING-HOUSE TRANSACTIONS:
Assistant treasurer of the United States at New York XIII
Character and amount of funds used in settling balances of the New York clearing house .. XIII
Comparative statement of transactions of the clearing houses of the United States for 1900 and 1901 XIII
Transactions of the New York clearing house since 1854 XIII
CONDITION OF NATIONAL BANKS:
Abstracts of reports, showing IX
Comparative statement relating to XI
CONVERSION OF STATE BANKS:
Organization of national banks, including XX
Since passage of the act of March 14, 1900 ..... XX, XXI
CORPORATE EXISTENCE OF NATIONAL BANKS:
Expiration and extension of XXIV
CREDITORS OF INSOLVENT NATIONAL BANKS. (*See* Insolvent national banks.)
CURRENCY ACT OF MARCH 14, 1900:
Capital stock and bonds deposited by banks organized under XXIII
Monetary standard established by XLIII
DEPOSITORS:
Deposits and, in savings banks, 1900 and 1901 XXIX
Deposits and, savings banks of the world XXXIX
Interest paid to, by savings banks XXX
DEPOSITS. (*See* Bank resources.)
DIRECTORS AND EXECUTIVE OFFICERS OF NATIONAL BANKS:
Restrictions of accommodations to, by national banks XLII
DISCOUNT RATES:
Prevailing during the year XIII
DIVIDENDS (*see also* Insolvent national banks):
Earnings and, of national banking associations XVIII
Paid to creditors insolvent national banks XXV
DUTY. (*See* Taxes and expenses.)
EARNINGS AND DIVIDENDS (*see also* Dividends):
National bank, 1869 to 1901 XVIII
ELASTICITY OF NATIONAL-BANK CURRENCY:
Element of, act March 14, 1900 XLIV
EUROPE:
Banking power of the world, including XL
Principal foreign banks of issue of XXXIX
Savings banks in XXXIX
EXAMINERS AND EXAMINATIONS:
Compensation, recommendation relative to XLIII
Fees paid, during the past year XVIII
EXTENSION OF CHARTERS:
Statistics and recommendations relative to XXIV
FAILURES. (*See* Insolvent national banks; State banks; Private banks.)
FATIO, M. GUILLAUME:
Tables compiled by, relative to savings banks XXXVI
FOREIGN BANKS:
Banking power of XL
Principal foreign banks of issue XXXIX
Savings institutions of the world XXXIX
FOREIGN SAVINGS BANKS:
Statistics relative to XXXVI
GOLD:
Banks organized to issue circulation payable in XIX
Cash resources including, held by all reporting banks XXXI
Clearing house balances settled in XIII
Holdings of, by national banks at date of each report during the year X
Holdings of, by principal foreign banks of issue XL

HAWAII:
Page.
Banks and banking in XXXV
Territorial statutes of, relating to banks and banking LII
HONGKONG AND SHANGHAI BANKING CORPORATION:
Statement of condition of XLVII
HOUSE OF REPRESENTATIVES:
Bill passed by, relative to extension of corporate existence of national banking associations XXIV
INDIA, AUSTRALIA, AND CHINA:
Chartered Bank of, statistics relating to ..... XXXVI, L
INSOLVENT NATIONAL BANKS:
Active and inactive trusts XXVI
Closed during the year XXVI
Cost of liquidation XXVI
Dividends paid by, 1865 to 1901 XXV
Number and capital of, during the year X
INTEREST:
Discount rates, principal foreign banks of issue XL
Paid by savings banks XXX
Paid by savings banks in foreign countries XXXIX
Rates for prime commercial paper and call loans XIII
INTERNAL REVENUE:
Tax on capital and surplus of national and other banks ..... XVI, XVIII
LEGAL-TENDER NOTES:
Volume of, held by national banks at date of each report during the year X
LIQUIDATION. (*See* Voluntary liquidation; Insolvent national banks.)
LOANS:
Aggregate resources of banks including, and distribution of banking funds XVI
Consolidated statement of aggregate amount of, national and other banks XXXI
Limit of, by national banks to single interest XLII
National bank, at date of each report during the year IX
Rates on call, and prime commercial paper XIII
Recommendations relative to, directors and other officers of national banks XLII
LOANS AND DISCOUNTS OF NATIONAL BANKS. (*See* Loans.)
MONETARY STANDARD:
Provided by the act of March 14, 1900 XLIII
MULHALL, M. G.:
Banking power of the world in 1890, estimated by XL
NATIONAL-BANK CIRCULATION. (*See* Circulation of national banks.)
NATIONAL-BANK EXAMINATIONS. (*See* Examiners and examinations.)
OFFICERS OF NATIONAL BANKS. (*See* Directors, etc.; Loans.)
ORGANIZATION OF NATIONAL BANKS:
Act March 14, 1900 XXIII
Capital at date of XX
Expiration and extension of corporate existence XXIV
In Hawaii XXXIV
Under various acts of Congress XIX
PHILIPPINE ISLANDS:
Banks and banking in XXXVI
Statements of condition of banking institutions in XLVII
POPULATION:
Distribution of capital and surplus of banks based on XVI
Distribution of banking resources XVII
United States, 1901 XVII
PORTO RICO:
Banks and banking in XXXV
POST-OFFICE SAVINGS BANKS OF THE UNITED KINGDOM:
Information and statistics relative to XXXVII
PRINCIPAL FOREIGN BANKS OF ISSUE (*see also* Foreign banks):
Specie, circulation, and deposits of XL
PRIVATE BANKS:
Failures of XXVIII
Summary of returns from XXVII
PROFIT ON NATIONAL-BANK CIRCULATION (*see also* Circulation of national banks):
Secured by various classes of bonds XV
RECEIVERS AND RECEIVERSHIPS. (*See* Insolvent national banks.)

RECOMMENDATIONS OF THE COMPTROLLER OF THE CURRENCY: Page.
Act March 14, 1900 XLIV
Deposit of lawful money to retire circulation extended banks XXIV
Extension of corporate existence of national banking associations XXIV
Loans by national banking associations XLII
Loans to directors and other officers of national banks XLII
Repeal of provision limiting the issue of notes of the denomination of $5 XLII
Subtreasuries XLIII
REDEMPTION OF NATIONAL BANK CIRCULATION:
During the past year and since the organization of the system XV
Notes of extended associations XXV
REORGANIZATION OF STATE BANKS:
Act March 14, 1900 XXII
During 1865 XX
RESERVE OF NATIONAL BANKS:
Composition of, at date of reports during the year XII
SAVINGS BANKS:
Deposits and depositors in, of the principal countries of the world XXXVI
Deposits and depositors of XXIX
Interest paid to depositors of XXX
School XXXII
Summary of reports received XXVII
SCHOOL SAVINGS BANKS:
Organization of, and statistics relating to XXXII
SERVEN, A. R.:
Information submitted by, relative to banks and banking in Hawaii XXXIV
SHARES AND SHAREHOLDERS OF NATIONAL BANKS:
Number of XIX
SILVER:
Amount held by principal banks of issue of the world XL
Circulation of, in Hawaii XXXIV
Volume of, including certificates held by national banks at date of each report during the year X
SPECIE. (*See* Gold; Silver.)
STATE BANKS:
Conversion of, in 1865, and under act March 14, 1900 ..... XX, XXII
Distribution of resources of XVII
Failures of XXXIII
Reports received relative to XXVII
SUBTREASURIES:
Abolition of XLIII
SURPLUS (*see also* Capital stock):
Distribution of capital and, of national and other banks XV
Internal-revenue tax paid on, including capital XVI
National bank, at date of each report during the year X
TAXES AND EXPENSES. (*See* Tax on national-bank circulation.)
TAX ON NATIONAL-BANK CIRCULATION, ETC.:
Semiannual duty paid year ended June 30, 1901 XVIII
THIRY, J. H.:
Information submitted relative to school savings banks XXXII
UNITED KINGDOM:
Banking power of, in 1890 and 1901 XLI
Savings banks in XXXIX
Specie, circulation, and deposits of banks in XL
UNITED STATES BONDS. (*See* Bonds, United States.)
VOLUNTARY LIQUIDATION OF NATIONAL BANKS:
Necessary, unless corporate existence is extended XXIV
Number of, 1863 to 1901 XX
Reduction of capital by reason of X
WAR-REVENUE ACT, 1898:
Tax collected on capital and surplus, year ended June 30, 1901 ..... XVI, XVIII

INDEX TO THE APPENDIX. (a)

Page.

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS:
From statements made during the past year 645
AGGREGATE RESOURCES AND LIABILITIES OF NATIONAL BANKS:
Statement of, at date of each report from October 5, 1863, to September 30, 1901 617
AUSTRALIA:
Abstract of reports of banks in 574
BONDS OF THE UNITED STATES:
Changes in, to secure circulation, during the year 309
Circulation secured by, on the first of each month from January, 1876, to November, 1901 ... 303
Classification of amount and kinds of, on deposit to secure circulation on October 31, 1882 to 1901 338
Comparative statement of, held by national banks, 1864 to 1901 380
Deposits of, by classes and amounts, to secure circulation on June 30, 1865 to 1901 337
Excess of amount of, held by national banks in September, 1900 and 1901 376
Highest and lowest points reached in amount held by national banks 384
Interest-bearing bonded debt of the United States, 1865 to 1901 339
Investment value of 375
Monthly range of prices in New York, 1860 to 1901 340
CANADA:
Abstract of reports of condition of banks in, September 30, 1901 574
CAPITAL STOCK OF NATIONAL BANKS:
Amount of, on January 1, 1864, to 1901 272
Associations placed in charge of receivers, 1864 to date 486
Associations placed in voluntary liquidation, 1864 to date 459–485
Authorized, on the first of each month from January, 1876, to November, 1901 303
Changes in, during the year 309
Circulation and, closed during the year 301
Distribution of, by States and geographical divisions, October 31, 1901 271
Dividends paid on, during the year and annually since March 1, 1869 446–458
List of associations, classified according to capital, organized under act March 14, 1900 274
List of associations showing, the corporate existence of which will expire between November 1, 1901, and December 31, 1903 288–300
List of associations showing, the corporate existence of which will expire for the second time from July 14, 1902, to December 31, 1903 297
Number of associations and, extended under act July 12, 1882 287
Number of, by States, organized during the year 273
Organizations and amount of, on October 31, 1863, to 1901 270
War-revenue tax on, including surplus, year ended June 30, 1901 328
CERTIFICATES. (*See* Gold and silver.)
CIRCULATION. (*See* National bank circulation.)
CLEARING HOUSE TRANSACTIONS:
Assistant treasurer of the United States at New York 569
Balances and character of funds used in settling, by the New York clearing house, 1892 to 1901 568
Comparative statement of exchanges of clearing houses of the United States, 1900 and 1901 .. 569
New York clearing house, 1854 to 1901 567
COIN AND PAPER CIRCULATION OF UNITED STATES:
Annually, 1860 to 1901 334
COLONIAL BANKS. (*See* State banks.)
CURRENCY BUREAU:
Comptrollers and Deputy Comptrollers, 1863–1901 267
Expenses of 269
Officers and clerks 268
DEBT, UNITED STATES:
Interest-bearing, bonded, from 1865 to 1901 339

a Index to text, p. 811.

Page.

DENOMINATIONS OF NATIONAL BANK CIRCULATION:
Amount of, issued, redeemed, and outstanding, October 31, 1864, to October 31, 1901 318
Amount and per cent of $5 notes outstanding, March 14, 1900, to October 31, 1901 321
Gold notes 321
Number and, issued, redeemed, and outstanding 322
DEPOSITORS:
Comparative statement of number of, in savings banks in 1901 589
Growth of, savings banks, as shown by number of, 1820 to 1901 592
DEPOSITS:
Comparative statement of national bank, October 1863, to September 30, 1901 380
Highest and lowest points reached by national banks 384
Percentage of, to aggregate reserve, national bank, in 1866 and 1888 to 1901 384
Reserve required and held on, 1875 to 1901 418
Reserve required and held on, year ended September 30, 1901 420
Savings-bank 592
Tax paid on, by national and other banks, 1863 to 1882 ..... 325, 326
DIVIDENDS:
Paid by insolvent national banks 522
Paid by national banks, 1870 to 1901 458
Paid by State banks and trust companies 595
Semiannual, declared by national banks during the past year 446
EARNINGS AND DIVIDENDS (*see also* Dividends):
Abstracts of reports of national bank, year ended September 1, 1901 446
Comparative statement of national bank, 1870 to 1901 458
EXAMINATIONS:
Assessments for national bank, annually, 1883 to 1901 326
EXPIRATION OF CORPORATE EXISTENCE OF NATIONAL BANKS:
Associations numerically arranged, charters expiring for the first and second time, from November 1, 1901, to December 31, 1903 291–296
First expirations year ending October 31, 1902 288
Second expirations year ending October 31, 1902 291
EXTENSION OF CORPORATE EXISTENCE OF NATIONAL BANKS:
Act July 12, 1882 287
GOLD (*see also* Specie):
Currency values in, 1862 to 1878 335
Holdings of, by national banks at date of each report since January 20, 1877 410
Holdings of, by national banks of New York City, 1891 to 1901 416
GOLD NOTES:
National bank, issued, redeemed, and outstanding 321
HIGHEST AND LOWEST POINTS REACHED:
Capital of national banks 384
Circulation of national banks 384
Individual deposits of national banks 384
Specie and legal-tender notes held by national banks 384
IMPORTANT ITEMS OF RESOURCES AND LIABILITIES OF NATIONAL BANKS:
Classification of, by States, 1863 to 1901 785
INSOLVENT NATIONAL BANKS:
Additional assessments levied on stock during the year 563
Capital, cause of failure, and date of appointment of receivers 487
Circulating notes issued by 487
Collections from assets and from shareholders 522
Dates of final closing of trusts 523
Dividends paid by, 1864 to 1901 522
Dividends paid by, during the year 565
List of inactive receiverships 564
Rebate of assessments made during the year 563
Statistics relating to every association placed in charge of receivers 486
Statistics relating to trusts finally closed, by years 536
Total assets of each 509
Trusts finally closed, classified by States 560
Trusts finally closed during the past year 564
INVESTMENT VALUE UNITED STATES BONDS:
Quarterly, January, 1895, to October, 1901 375
ISSUES OF NATIONAL BANK CIRCULATION:
Amount of, by denominations, 1864 to 1901 318
JAPAN:
Abstract of reports of banks in 574

LAWFUL MONEY DEPOSITED TO RETIRE NATIONAL BANK CIRCULATION: Page.
Amount of, on the first of each month from January, 1876, to November, 1901 303
LAWFUL MONEY RESERVE:
Classification of, held by national banks in reserve cities and States at date of each report during the year 420
Comparative statement of, held on various dates 440–445
Deposits of, of national banks on or about October 1, 1875, to September 30, 1901 418
LOAN AND TRUST COMPANIES:
Abstract of reports of condition of, 1901 580
Dividends paid by, during the year 595
Failures of, during the year 599
LOANS:
Assets including, of insolvent national banks, 1864 to 1901 508
Classification of national bank, 1897 to 1901 385
Classification of national bank, New York City, past six years 386
Classification of national bank, on September 30, 1901 387
Comparative statement, of national bank, October, 1864, to September 30, 1901 380
Highest and lowest points reached in national bank 384
National and all other banks, on or about June 30, 1901 608
Percentage of, to aggregate resources, 1866, 1888 to 1901 384
MARKET PRICE OF UNITED STATES BONDS:
Monthly range of prices in New York from January, 1860, to October 31, 1901 340
MONETARY SYSTEMS AND STOCKS OF MONEY:
In principal countries of the world in 1901 570
NATIONAL BANK CIRCULATION:
Additional, issued since June 20, 1874 315
Amount and per cent of notes of $5 outstanding on four dates from March 14, 1900 321
Annual destructions since the establishment of the system 324
Associations without 322
Average amount of, in circulation and duty paid thereon, by States, year ended June 30, 1901 327
Changes in, during the year, by States and geographical divisions 309
Gold bank notes issued, redeemed, and outstanding 321
Highest and lowest points reached in, during the existence of the system 384
Issued, redeemed, and outstanding, by States, October 31, 1901 271
Issued, redeemed, and outstanding, by denominations and amounts, 1864 to 1901 318
Issued, redeemed, and outstanding of associations placed in voluntary liquidation 459–485
Outstanding, of associations placed in charge of receivers, 1864 to 1901 486
Profit on 308
Secured by bonds and lawful money on the first of each month from January, 1876, to November, 1901 303
Taxes assessed on, 1864 to 1882 325
Taxes assessed on, 1883 to 1901 326
Yearly increase or decrease from January, 1875, to October, 1901, and quarterly increase during the year 317
ORGANIZATION OF NATIONAL BANKS:
List of, act of March 14, 1900 274
Number, by calendar years, 1864 to 1901 272
Number, by States, etc 271
Number and capital, annually, 1863 to 1901 270
Number and capital, by States, year ended October 31, 1901 273
Succeeding associations, the corporate existence of which expired during the year 288
OUTSTANDING NATIONAL BANK CIRCULATION:
Amount and denominations of, annually, on October 31, 1864 to 1901 318
PLATES:
Cost of, new and extended banks, 1883 to 1901 326
Expenses, special dies, etc 269
PRIVATE BANKS:
Abstract of reports of condition of, during the year 582
Failures of, during the year 599
PROFIT ON CIRCULATION:
Secured by bonds of various classes on October 31, 1898 to 1901 308
RECEIVERS. (*See* Insolvent national banks.)
REDEMPTIONS OF NATIONAL-BANK CIRCULATION:
Amount of, annually, 1864 to 1901 318
RESERVE. (*See* Lawful money reserve.)
SAVINGS BANKS:
Abstract of reports of condition of mutual and stock 586

SAVINGS BANKS—continued.
Depositors and amount of deposits, 1901 ..... Page
Failures of, during the year 58
Growth of, as indicated by number of depositors and amount of deposits, 1820 to 1901 59
SILVER (*see also* Specie):
Holdings of, by national banks at date of each report since January 20, 1877 59
Holdings of, by national banks of New York City, 1891 to 1901 410
SPECIE (*see also* Gold and silver):
Bank-note circulation and, 1800 to 1859 416
Classification of, held by national banks, December 13, 1900, to September 30, 1901 333
Clearing-house balances settled in 390
Held by national banks in New York City, 1891 to 1901 568
Lawful money including, held by national banks at date of each report since January 20, 1877 416
Paper circulation of the United States and, 1860 to 1901 410
Percentage of lawful money including, to aggregate resources of national banks, 1866, 1888 to 1901 334
SPECIE AND BANK-NOTE CIRCULATION, UNITED STATES:
Annually, 1800 to 1859 384
STATE BANKS:
Abstract of reports of condition of 333
Comparative statement of resources and liabilities of, including colonial banks, 1774 to 1901. 576
Dividends paid by 603
Failures of, during the year 595
Specie, etc., held by, 1873 to 1901 599
SUMMARY OF THE STATE AND CONDITION OF NATIONAL BANKS:
By States and reserve cities September 5, 1900, to September 30, 1901 594
SURPLUS:
Taxes collected on capital and, of national and other banks, war-revenue act, 1898 727
Taxes paid on capital including, national and other banks, year ended June 30, 1901 326
TAXES ON CAPITAL AND DEPOSITS:
Assessed and paid, 1864 to 1882 328–333
War-revenue act, June 30, 1898 325
TAXES ON NATIONAL-BANK CIRCULATION:
Assessed and paid annually, 1864 to 1901 ..... 326, 328–333
Circulation taxable and duty paid thereon, year ended June 30, 1901 ..... 325, 326
UNITED KINGDOM:
Resources and liabilities of joint-stock and private banks in, December, 1900, and June, 1901. 572
VAULT ACCOUNTS:
National-bank circulation received from Bureau of Engraving and Printing and issued during the year 322
National-bank circulation received and destroyed yearly 325
VOLUNTARY LIQUIDATION:
National banking associations placed in, 1864 to 1901 159–185
WAR-REVENUE TAX:
Collected on capital and surplus of national and other banks, 1899 to 1901 326
Collected on capital and surplus of national and other banks by classes and States, year ended June 30, 1901 328